Simplified Credit Proposal Evaluation Restructuring User Manual

Oracle Banking Credit Facilities Process Management

Release 14.8.1.0.0

Part No. G41999-01

October 2025

ORACLE®

Financial Services

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Table of Contents

Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to perform Simplified Credit Proposal Evaluation Restructuring (CPER) process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing CPER process for the corporate customer.

Conventions Used

The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Introduction

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

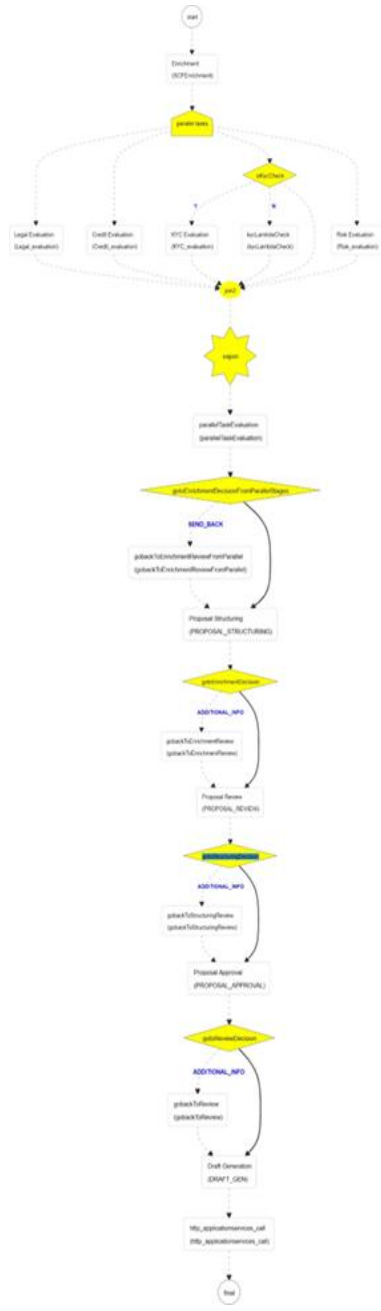
Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

Chapter 3 - Overview

About Credit Proposal Evaluation Restructuring

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:


start
Enrichment
Legal Evaluation
Credit Evaluation
KYC Evaluation
Risk Evaluation
SEND_BACK
Proposal Structuring
(PROPOSAL_STRUCTURING)
ADDITIONAL_INFO
Proposal Review
(PROPOSAL_REVIEW)
ADDITIONAL_INFO
Proposal Approval
(PROPOSAL_APPROVAL)
gotoReviewDecision
ADDITIONAL_INFO
gobackToReview
(gobackToReview)
Draft Generation
(DRAFT_GEN)
final

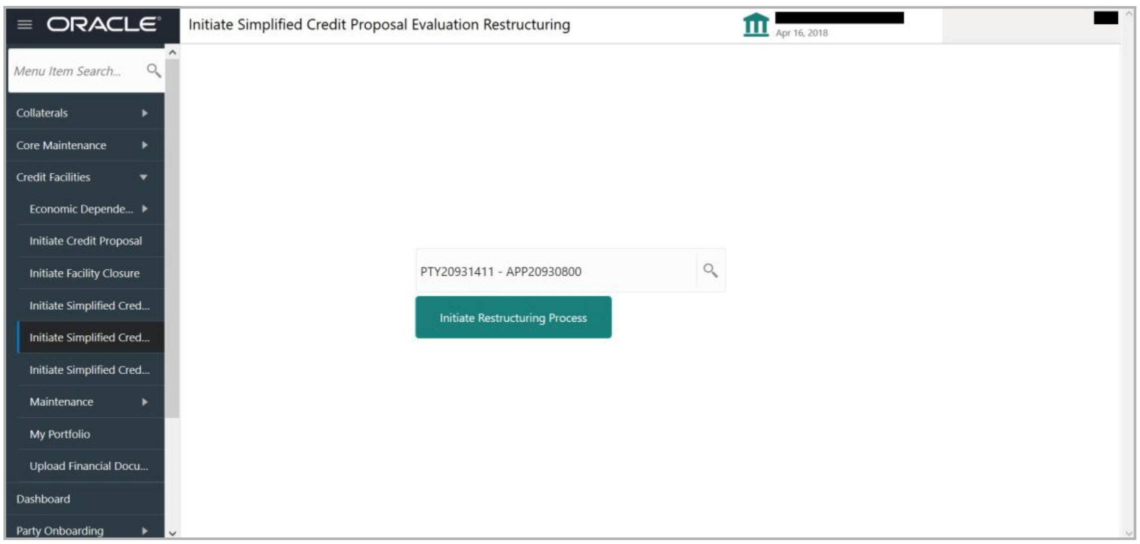
Proposal Initiation

Simplified Credit Proposal Evaluation Restructuring (CPER) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

To initiate Simplified CPER process, perform the following steps:

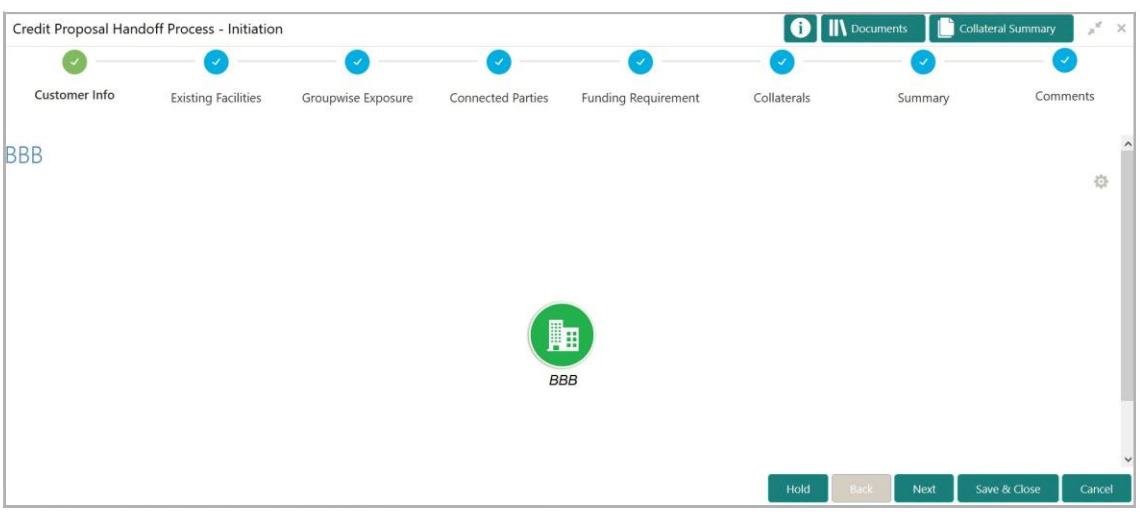
Steps to initiate CPER process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:



2. *Search and select the required application*. **Initiate Restructuring Process** button is enabled*.*

3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:



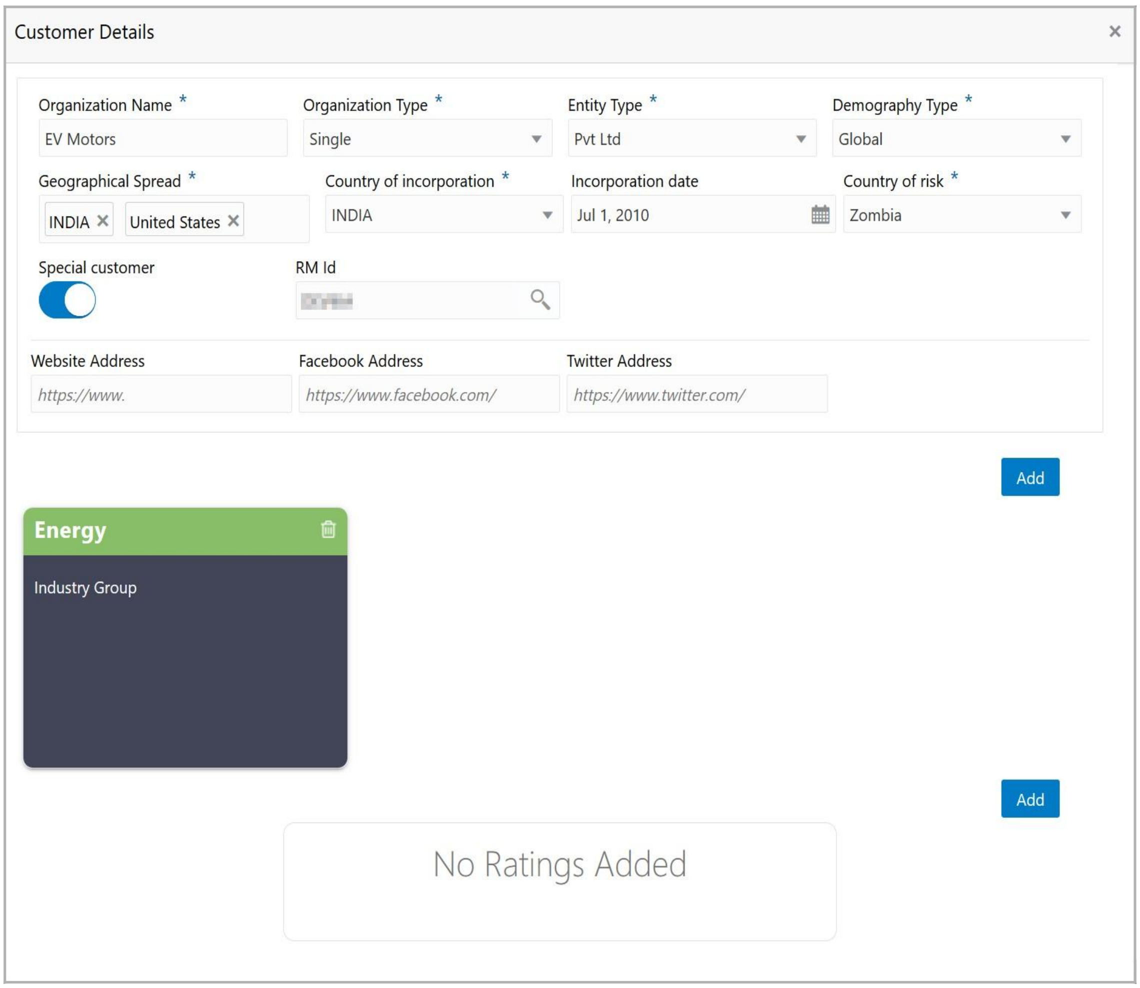
Chapter 3 - Proposal Initiation

Mouse hovering on the organization icon displays the basic information about the organization.

4. Right click on the organization icon to perform the following actions:
    - Add Customer
    - View
    - Quick View
    - Configure

Add Customer

5. To add a customer (child party) of the organization (party), click **Add Customer.** *Customer Details* window appears.



6. Type the **Organization Name.**

7. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.

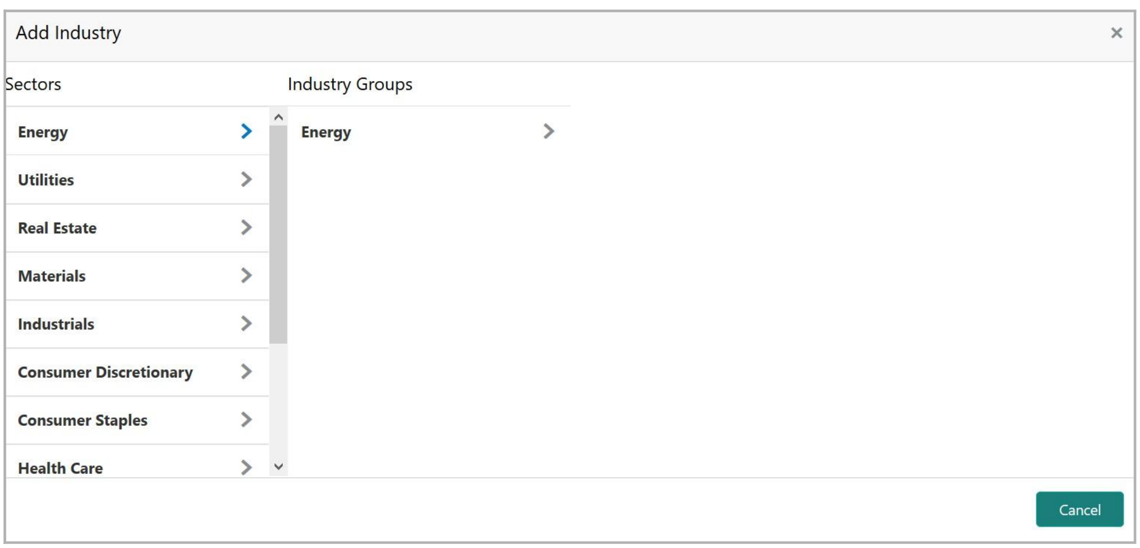
8. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
9. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting **Global** option, **Geographical Spread** field appears.

10. Search and select all the countries in which the organization is operating as **Geographical Spread**.
11. Select the **Country of incorporation**.
12. Click the calendar icon and select the **Incorporation date**.
13. Select the **Country of risk** for organization from the drop down list.
14. Enable the **Special customer** switch, if the customer is a special customer for your bank.

RM Id is automatically populated based on the login details.

15. Type the following addresses in respective fields:
    - Website Address
    - Facebook Address
    - Twitter Address
16. To capture industry details of the organization, click **Add** below the addresses fields. *Add Industry* window appears:



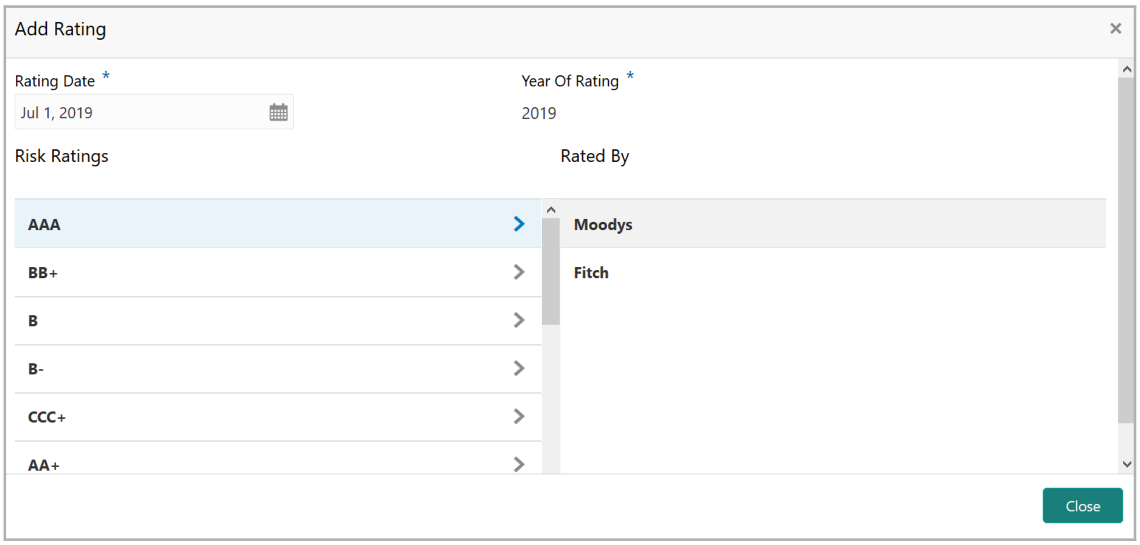
17. Select a sector of the organization. Available **Industry Groups** appear.
18. Select the **Industry Group** of the organization. Available **Industries** appear.
19. Select the Industry of the organization. Available **Sub-Industries** appear.

20. Select the sub-industry of the organization. Industry details are added:
21. To delete the added industry, click the delete icon.

If the organization is into different sectors, the user has to capture all the sector details while initiating facility amendment. To add another sector information, click **Add** again.

The industry added first will be considered as the default industry.

22. To capture rating information of the organization, click **Add** below the sector information. *Add Rating* window appears:



23. Select the following details:
    - Rating Date
    - Risk Ratings
    - Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date.**

Upon selection of the above details, the rating is added and displayed in the *Customer Details* window:

24. To modify the added rating, click the edit icon and change the required details.
25. To delete the added rating, click the delete icon.

If the organization is rated by different rating firms, all the rating information must be captured while initiating facility amendment. To add another rating information, click **Add** again.

26. To close the *Customer Details* window, click the close icon.

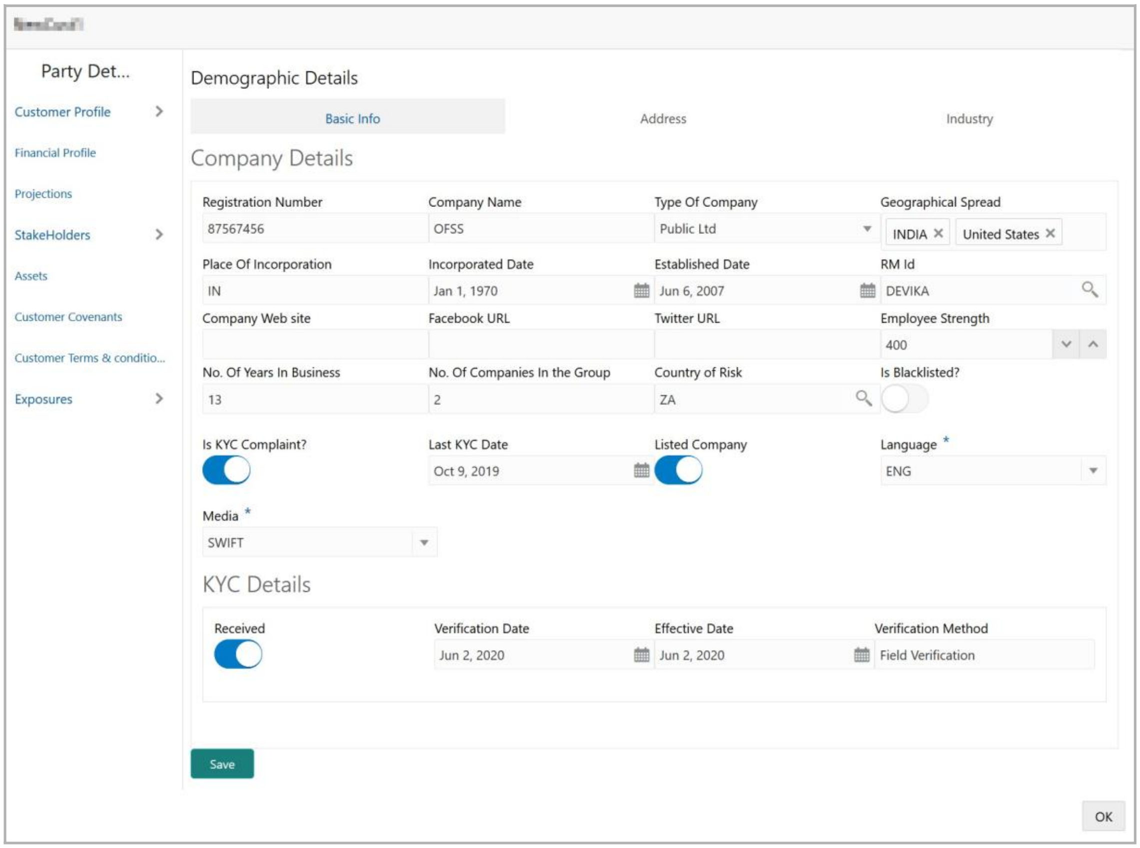
View, Quick View and Delete Customer

27. To **View**, **Quick view**, **Configure** and **Delete** the child party information, right click the child party icon and click the respective option.
28. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.

Parent customer (party / entity) cannot be deleted.

Configure Customer

29. To configure the organization (entity), right click on the organization icon and click **Configure**. The following window appears:



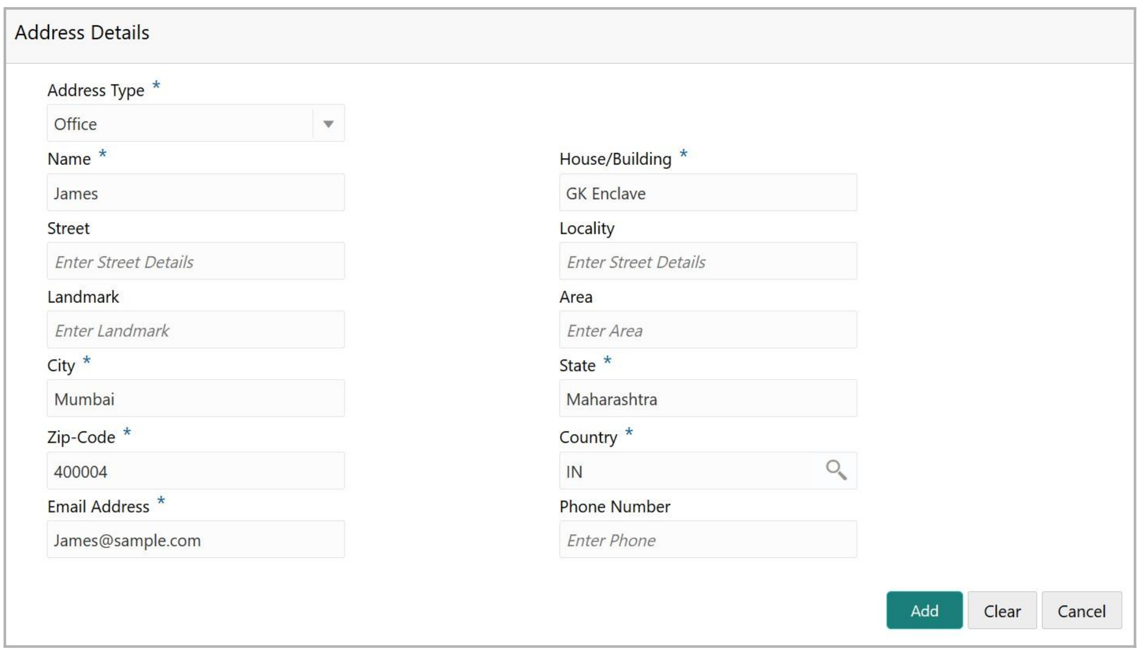
In the **Company Details** section:

30. Enter / select the following details in the corresponding fields:
    - Registration Number
    - Company Name
    - Type Of Company
    - Geographical Spread
    - Place Of Incorporation
    - Incorporated Date
    - Established Date
    - RM Id
    - Company Website
    - Facebook URL
    - Twitter URL
    - Employee Strength
    - No. Of Years In Business
    - No. Of Companies in the Group
    - Country of Risk
31. Enable the **Is Blacklisted?** switch, if the company is blacklisted.

32. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
33. Click the calendar icon and select the **Last KYC Date**.
34. Enable the **Listed Company** switch, if the company is listed.
35. Select the **Language** from the drop down list.
36. Select the **Media** for transactions from the drop down list.

In the **KYC Details** section:

37. Enable the **Received** switch, if KYC verification details are received for the customer.
38. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
39. Type the KYC **Verification Method**. For example: Field verification.
40. Click **Save**.
41. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

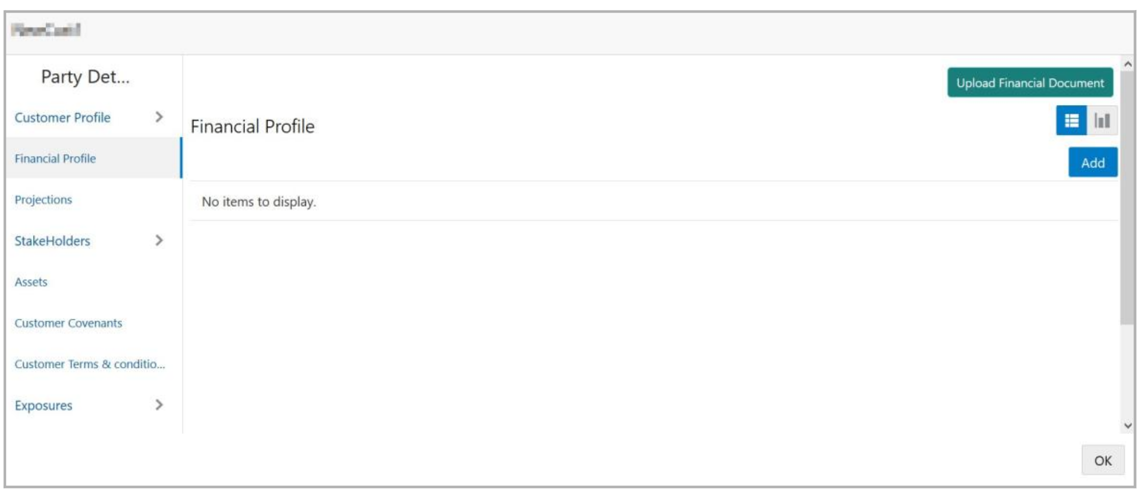


42. Type or select the following details in the corresponding fields:
    - **Address Type**
    - **Name** of the contact person
    - **House/Building** name
    - **Street**
    - **Locality**
    - **Landmark**
    - **Area**
    - **City**
    - **State**
    - **Zip-Code**
    - **Country**
    - **Email Address**
    - **Phone Number**
43. Click **Add.** Address details are added.
44. To add the industry details, click the **Industry** tab and select the required details.

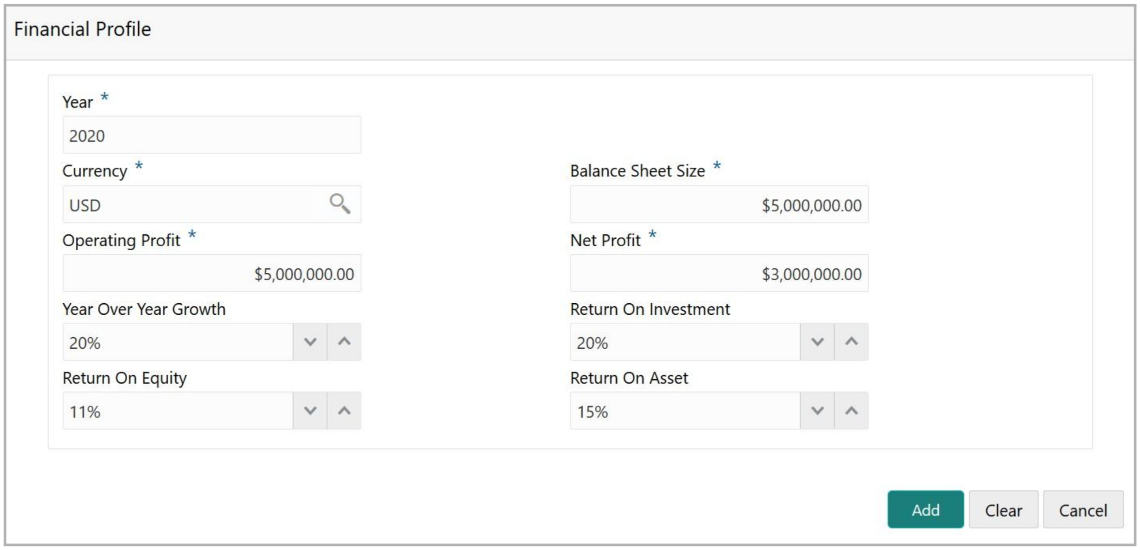
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

45. To view the organization's business details, click the **Customer Profile** in menu and select **Business** sub-menu**.**

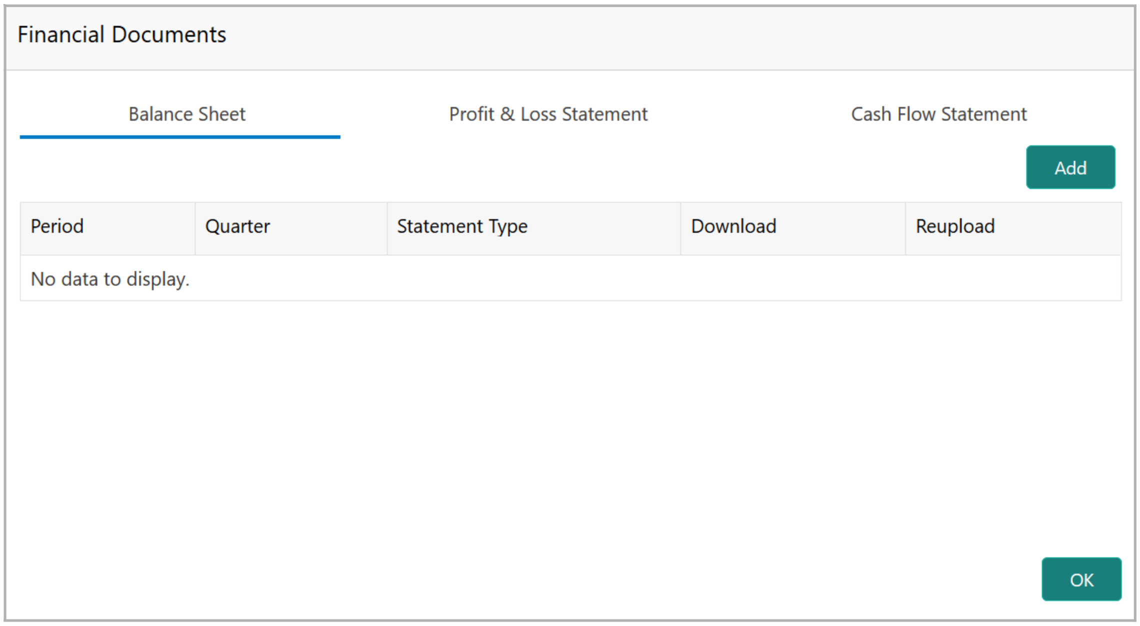
46. To configure organization's financial details, click **Financial Profile** in left menu. *Financial profile* screen appears:



47. Click the **Add** icon. The following window appears:



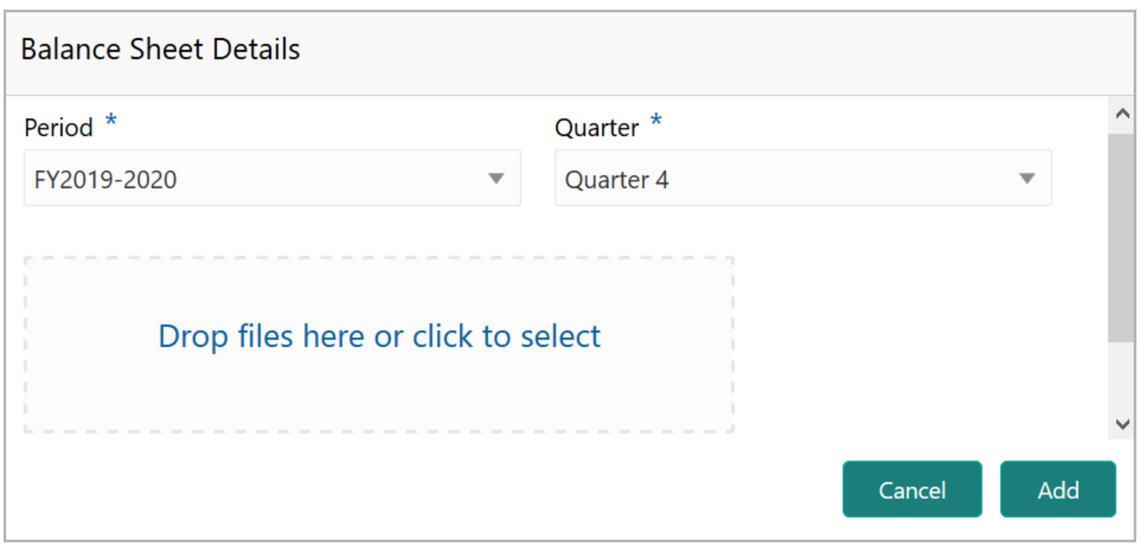
48. Specify the **Year** for which the organization’s financial details are to be added.
49. Search and select the **Currency** for the financial information.
50. Specify the following details in the corresponding fields:
    - Balance Sheet Size
    - Operating Profit
    - Net Profit
    - Year Over Year Growth
    - Return On Investment
    - Return On Equity
    - Return On Asset
51. Click **Add**. Organization’s financial details are added.
52. To add financial documents, click **Upload Financial Document**. *Financial Documents* window appears:



In the *Financial Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:

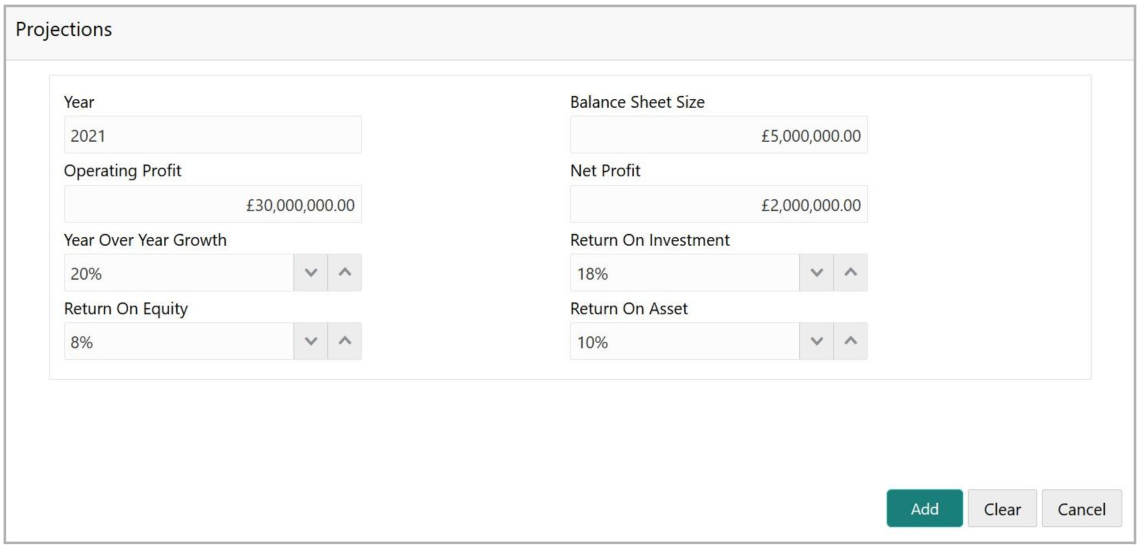


53. Select the **Period** and **Quarter** for which the financial document is to be added.
54. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
55. Click **Add**. Document is added.

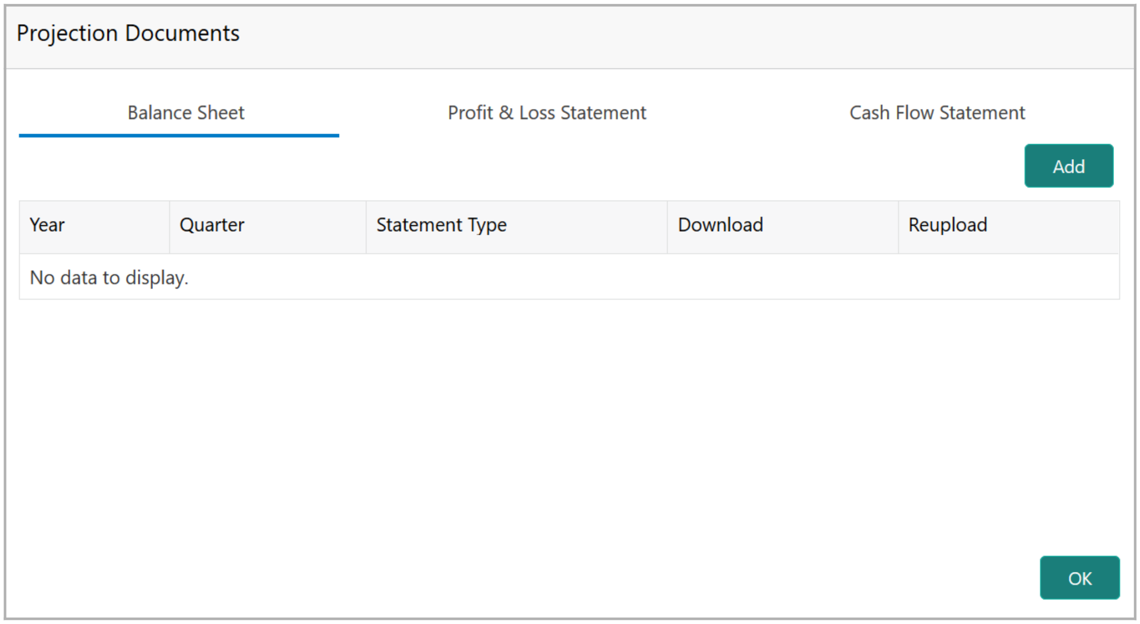
56. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.

To Edit, Delete or View the added **Financial Profile**. click the hamburger icon in the required list item and select the required option.

57. To configure projection details, click **Projections** from the left menu and then click the **Add** icon. *Projections* window appears:



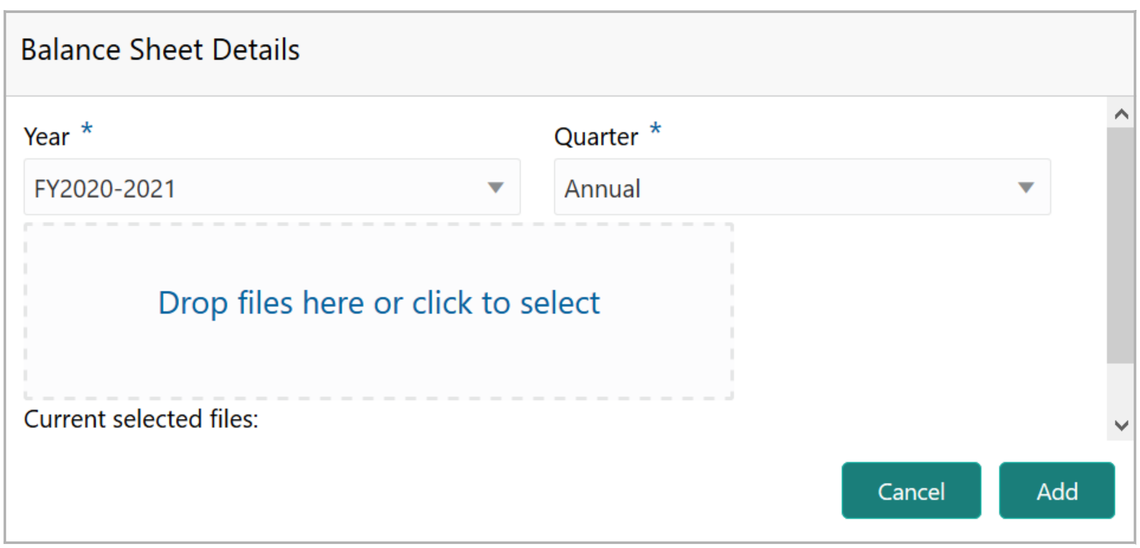
58. Specify the **Year** for which the organization's projection details are to be added.
59. Search and select the **Currency** for the projection details.
60. Specify the following details in the corresponding fields:
    - Balance Sheet Size
    - Operating Profit
    - Net Profit
    - Year Over Year Growth
    - Return On Investment
    - Return On Equity
    - Return On Asset
61. Click **Add**. Organization's projection details are added.
62. To add projection documents, click **Upload Projection Document**. *Projection Documents* window appears:



In the *Projection Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:



63. Select the **Period** and **Quarter** for which the projection document is to be added.
64. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
65. Click **Add**. Document is added.

66. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.

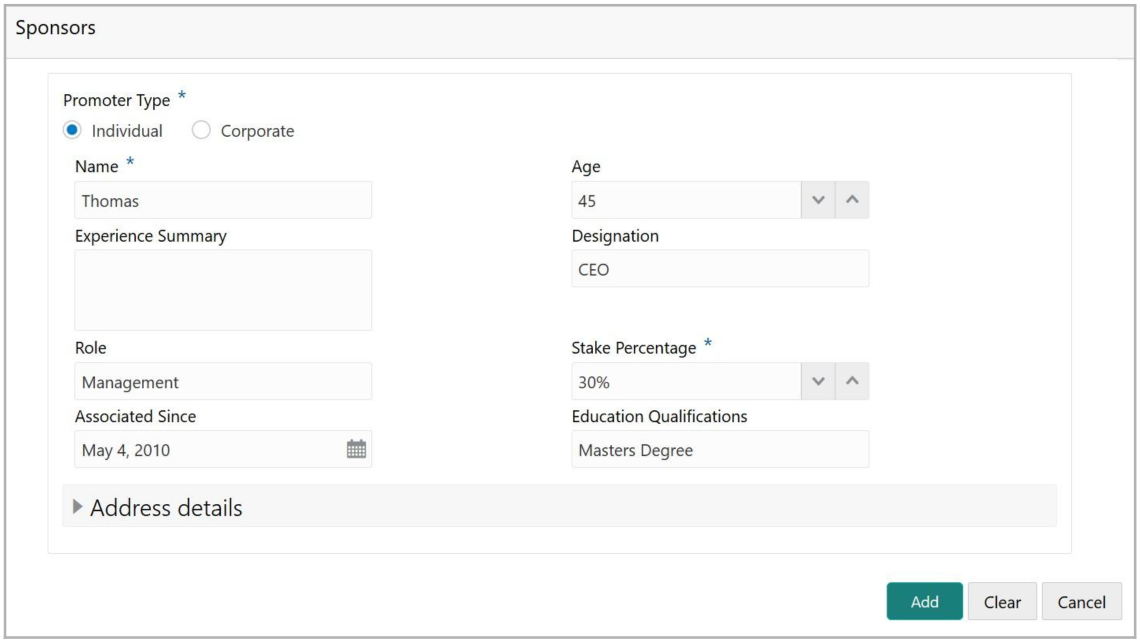
To Edit, Delete or View the added **Projections**. click the hamburger icon in the required list item and select the required option.

67. To configure stakeholders information, click **Stakeholders** in the left menu.

The user can add information about the following stakeholders by clicking the Stakeholders menu:

- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers

68. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. *Sponsors* window appears:



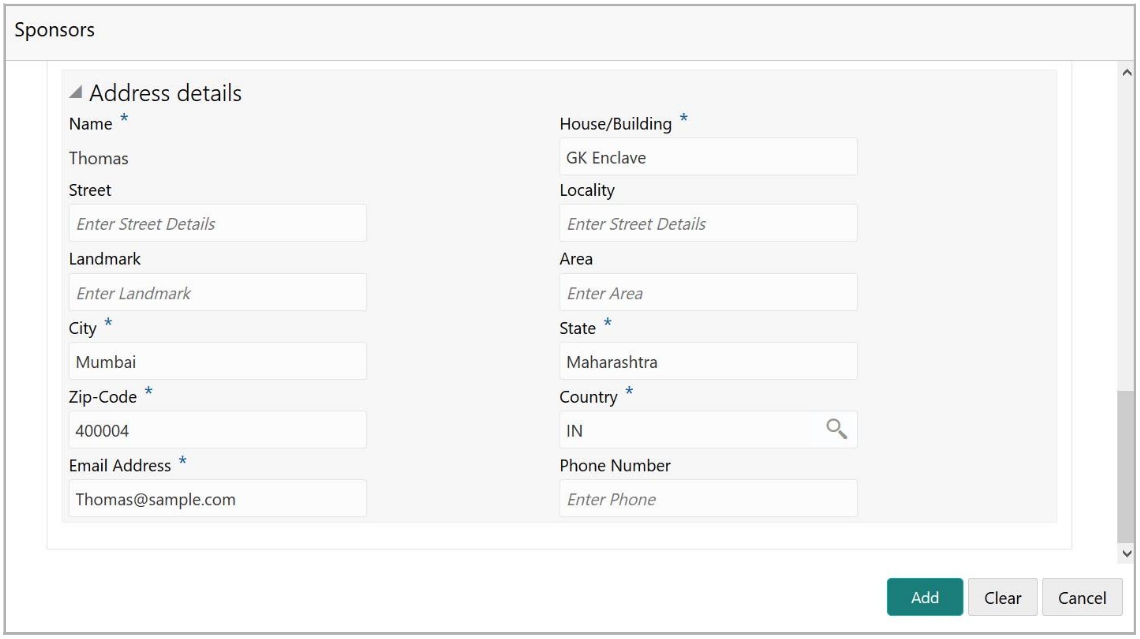
69. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Individual** option)
- Name
- Age
- Experience Summary
- Designation
- Role
- Stake Percentage
- Associated Since
- Education Qualifications

70. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Corporate** option)
- Name
- Stake Percentage

71. Click and expand the **Address** details section.

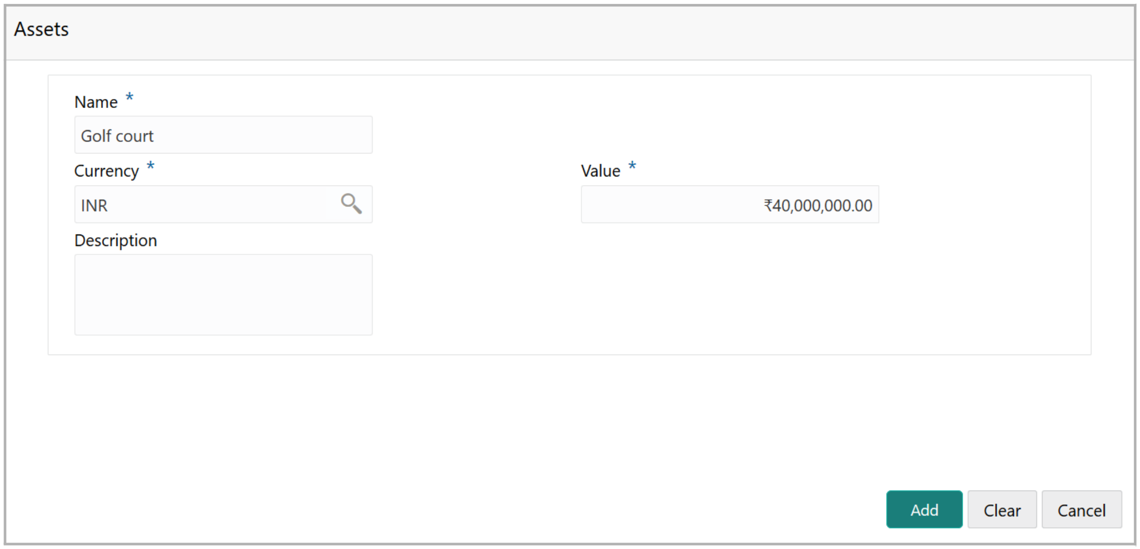


72. Type or select the following details in the corresponding fields:
    - **House/Building** name
    - **Street**
    - **Locality**
    - **Landmark**
    - **Area**
    - **City**
    - **State**
    - **Zip-Code**
    - **Country**
    - **Email Address**
    - **Phone Number**
73. Click **Add.** Sponsor details are added.

To Edit, Delete or View the added **Sponsors**. click the hamburger icon in the required list item and select the required option.

For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer “**Economic Dependency Analysis User Manual**”.

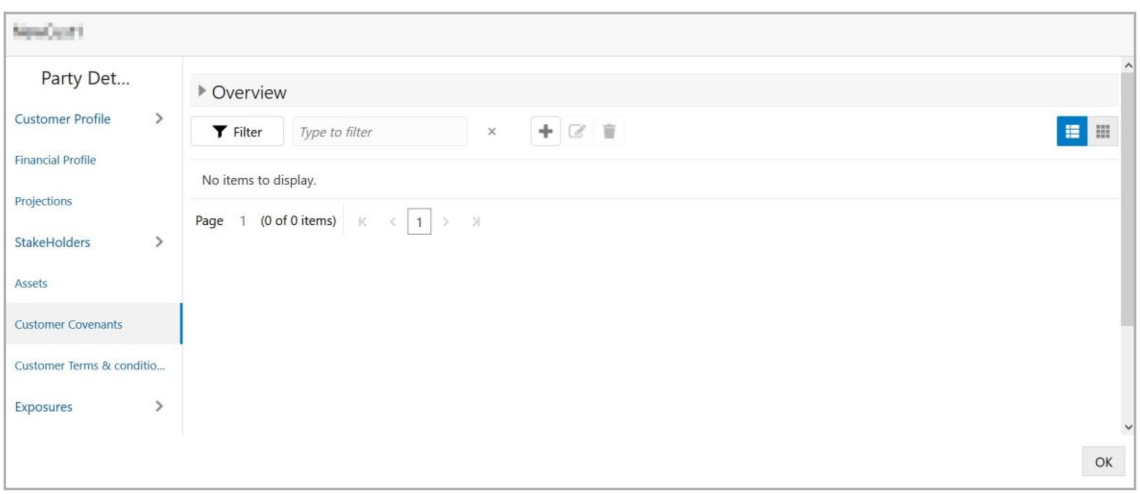
74. To add asset details, click **Assets** from the left menu and then click **Add**. *Assets* window appears:



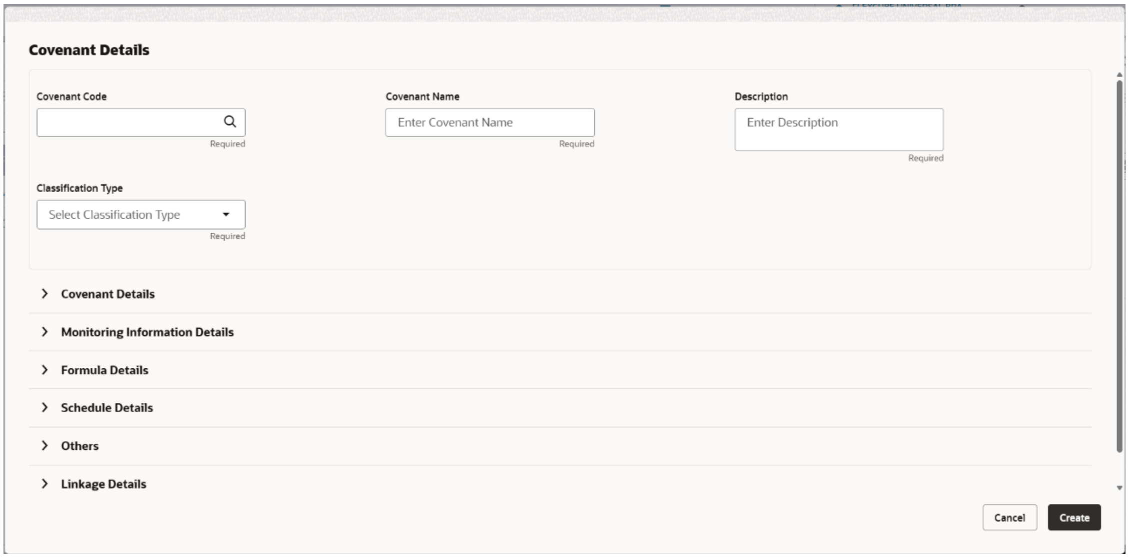
75. Type the **Name** of the Asset.
76. Search and select the **Currency** for the asset value.
77. Specify the asset **Value**.
78. Type the asset **Description**.
79. Click **Add**. Asset details are added.

To Edit, Delete or View the added **Assets**. click the hamburger icon in the required list item and select the required option.

80. To add covenant details, click **Customer Covenants** from the left menu. The following screen appears:



81. Click the add icon. *Covenant Details* window appears:



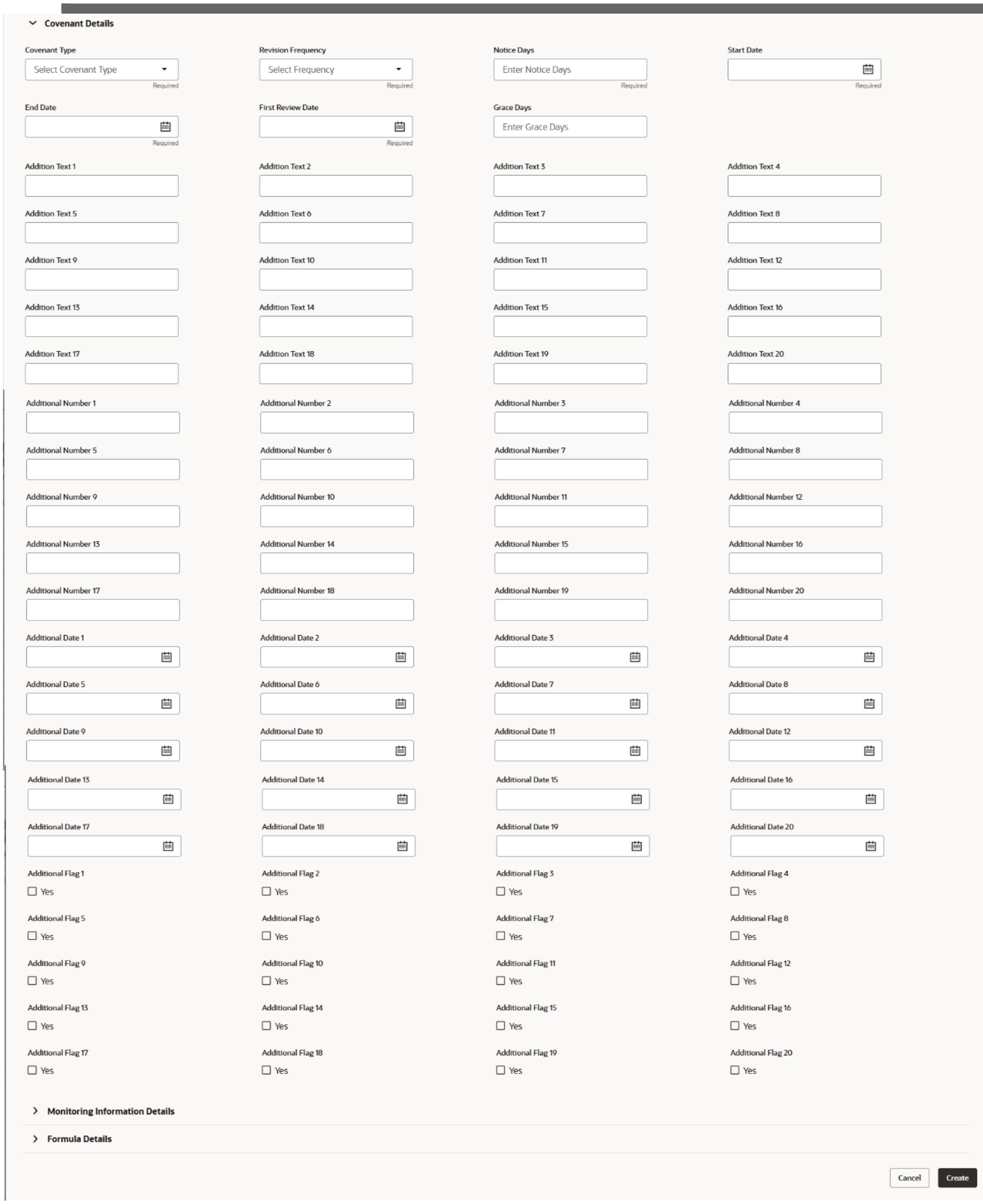
For process Covenant Details, user can setup extra placeholder fields in the maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Boolean
- Numeric
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Covenant Details** screen displays.

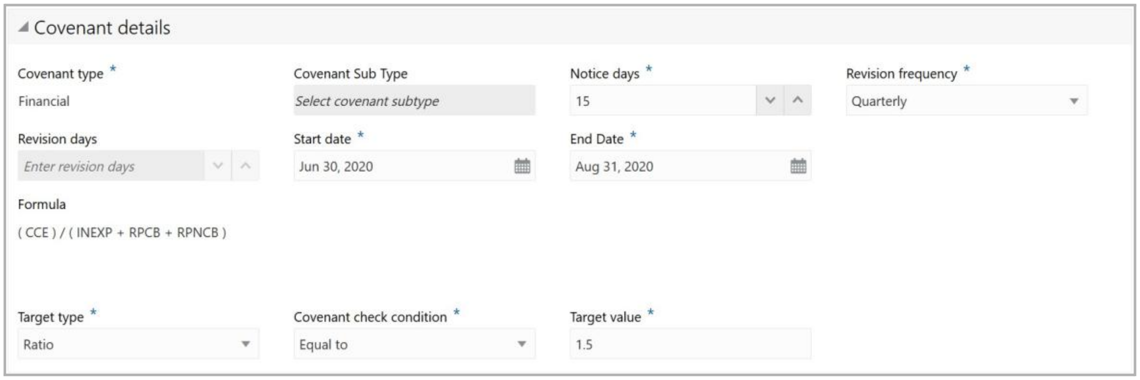


82. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

83. To create new covenant, click the **Click to add new covenant** link and type the following details:

- Covenant code
- Covenant name
- Covenant description
- Classification type

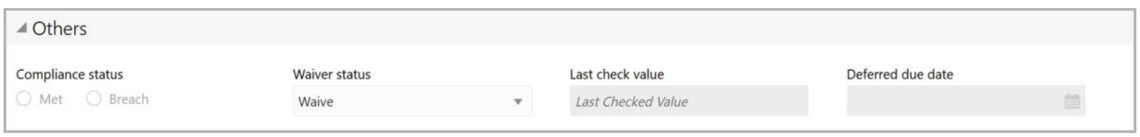
84. Click and expand the **Covenant details** section.


Covenant details
Covenant type *
Financial
Covenant Sub Type
Select covenant subtype
Notice days *
15
Revision frequency *
Quarterly
Revision days
Enter revision days
Start date *
Jun 30, 2020
End Date *
Aug 31, 2020
Formula
(CCE) / (INEXP + RPCB + RPNCB)
Target type *
Ratio
Covenant check condition *
Equal to
Target value *
1.5

85. Select / type the following in respective fields:
    - Covenant type
    - Covenant Sub Type
    - Notice Days
    - Revision Frequency
    - Revision Days
    - Start Date
    - End Date
    - Formula
    - Target Type
    - Covenant Check Condition
    - Target Value

Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

86. Click and expand the **Others** section.



87. Select the **Compliance Status** and **Waiver Status**.
88. Enter the **Last Check Value**.
89. Click the calendar icon and select the **Deferred due date**.
90. To capture the monitoring information for the covenant, click and expand the *Monitoring Information Details* section.

91. Select the monitoring information.

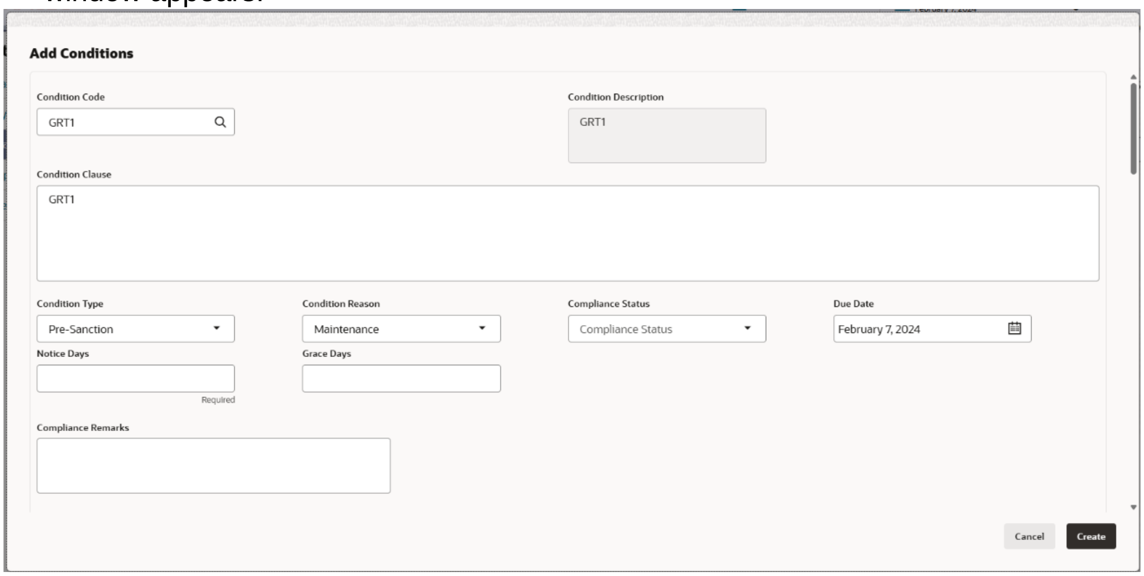
92. Click **Save**. Covenant details are added.

To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.

93. To configure terms and conditions for the customer, click **Customer Conditions** in the left menu and then click **Add**. *Add Terms And Conditions* window appears:

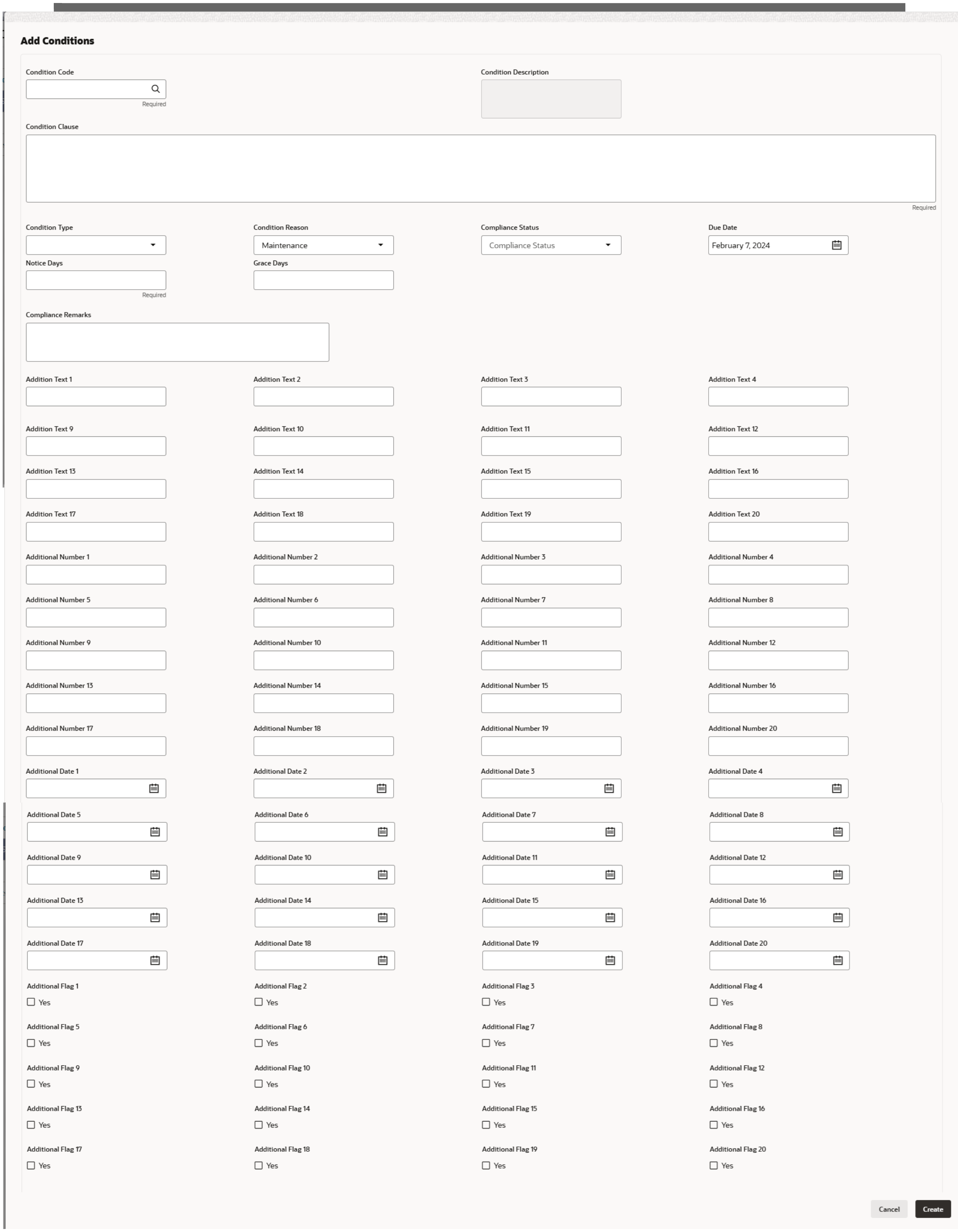


For process Condition Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per condition details, based on the requirements. These fields displays in the condition Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.

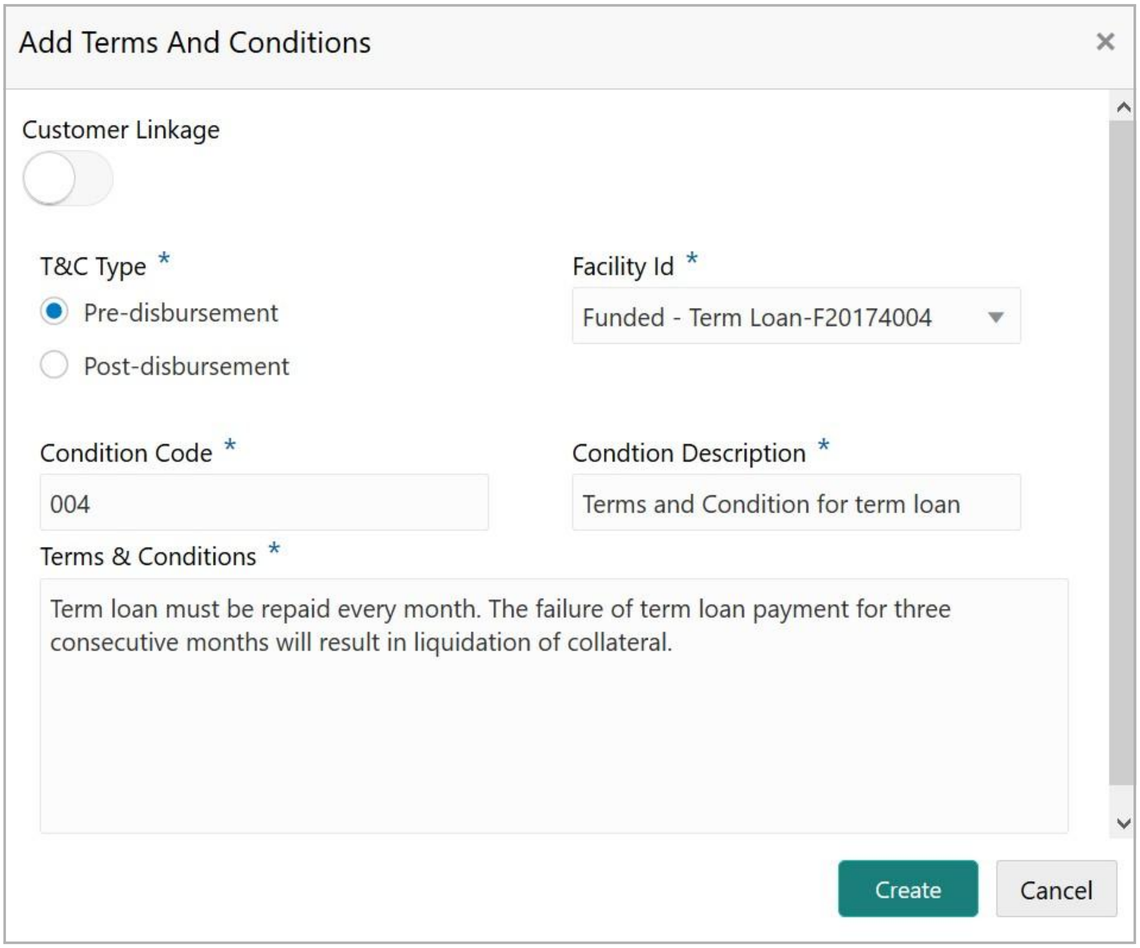
For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Add Conditions** screen displays.



94. Enable the **Customer Linkage** switch, if required.

95. Select the **Conditions Type**. The options available are **Pre-disbursement** and **Post- disbursement**.

96. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:



97. Select the required **Facility Id** from the drop down list.

98. Specify the **Condition Code.**

99. Type the **Condition Description** and **Terms & Conditions.**

100. Click **Create**. Terms & Conditions are added.

To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

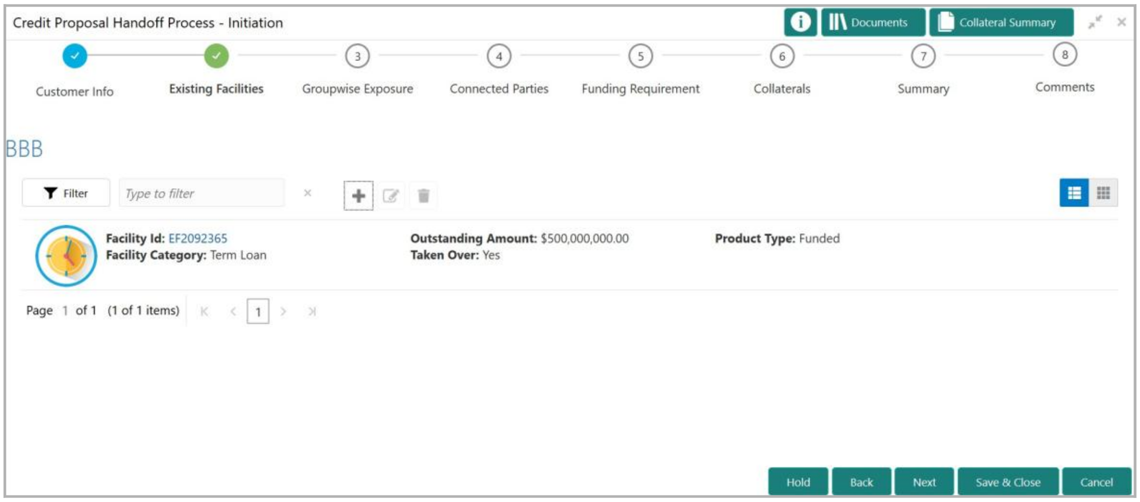
To change the list view to chart view, click the Chart view icon.

For information on adding **Exposures** detail, refer “**Economic Dependency Analysis User Manual**”.

101. To change the layout of the *Customer Info* page, click the settings icon at the right corner. Layout options appears.

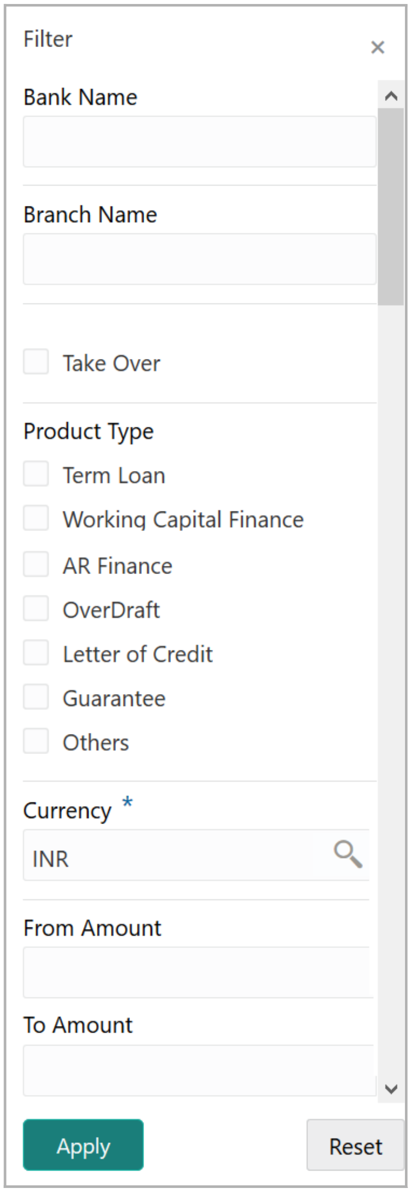
102. Click the required **Layout** and **Link** option. Layout is changed.

103. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:



104. To change the list view to table view, click the table view icon at the right corner. View is changed.

105. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:



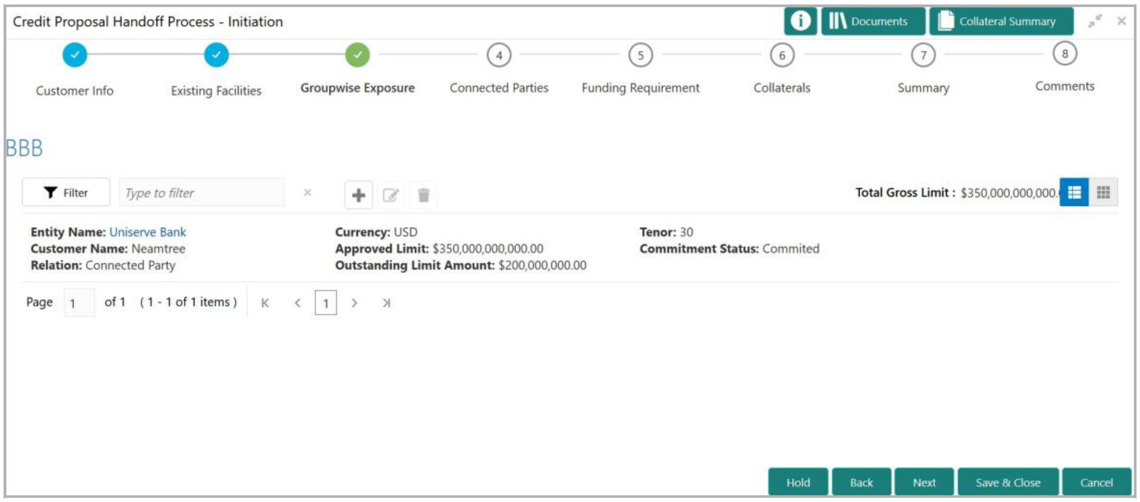
106. Type and / or select the filter parameters.

107. Click **Apply**. Existing facilities that matches the filter parameters are displayed.

108. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

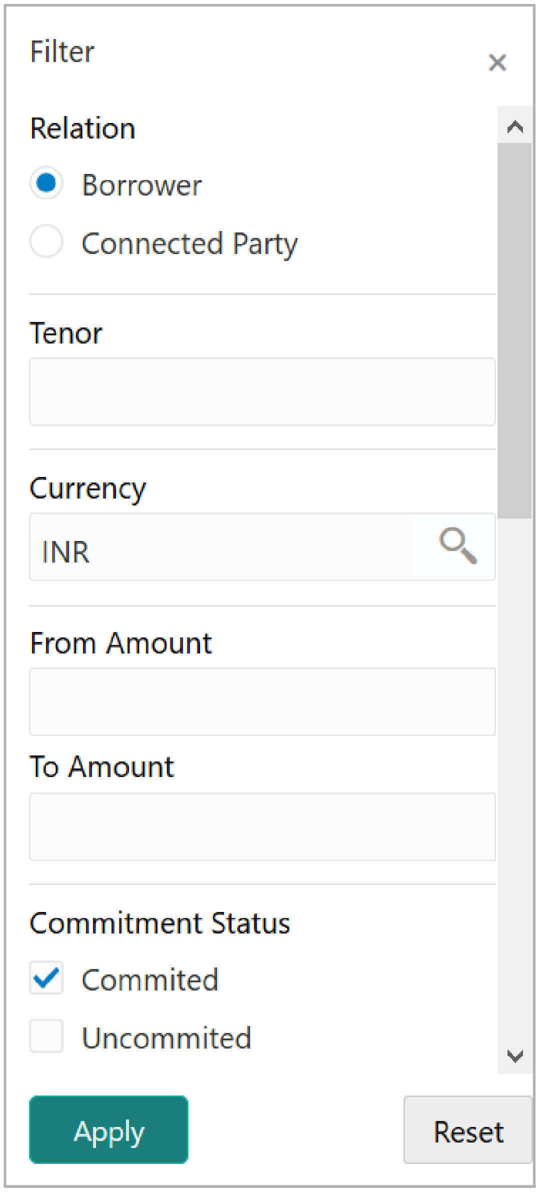
Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

109. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:



110. To change the table view to list view, click the list view icon at the right corner.

111. To filter the required groupwise exposure from the list, click **Filter** button. *Filter* window appears:



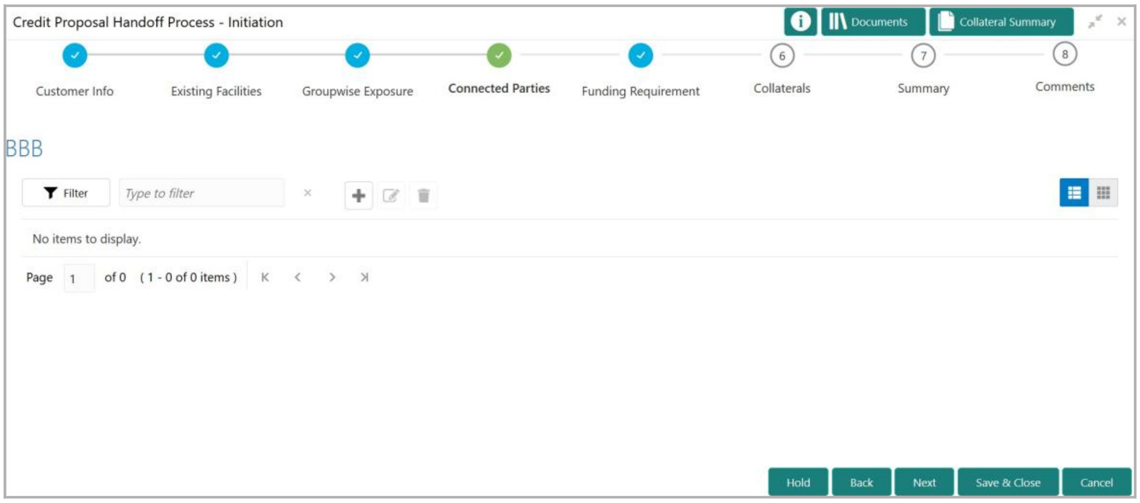
112. Type and / or select the filter parameters.

113. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

114. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.

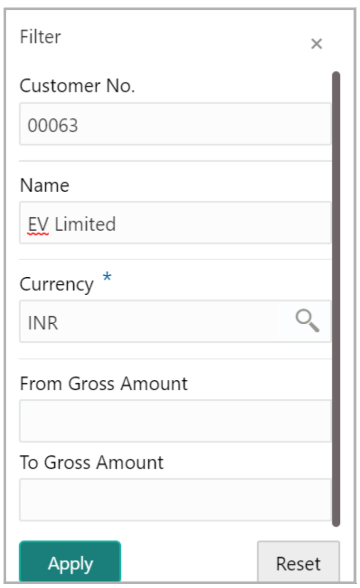
Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

115. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:



116. To change the table view to list view, click the list view icon at the right corner.

117. To filter the required connected party from the list, click **Filter** button. *Filter* window appears:



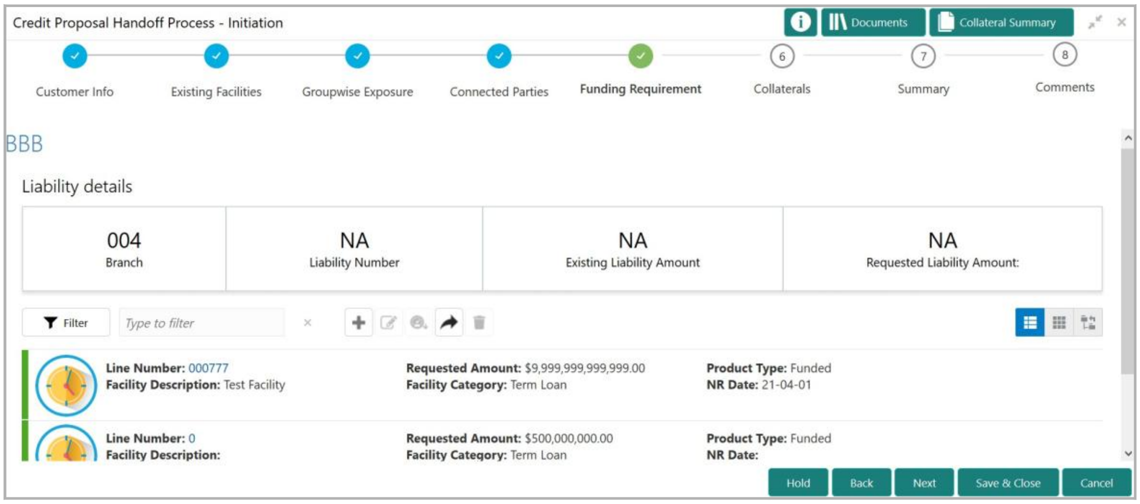
118. Type and / or select the filter parameters.

119. Click **Apply**. Connected parties that matches the filter parameters are displayed.

120. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.

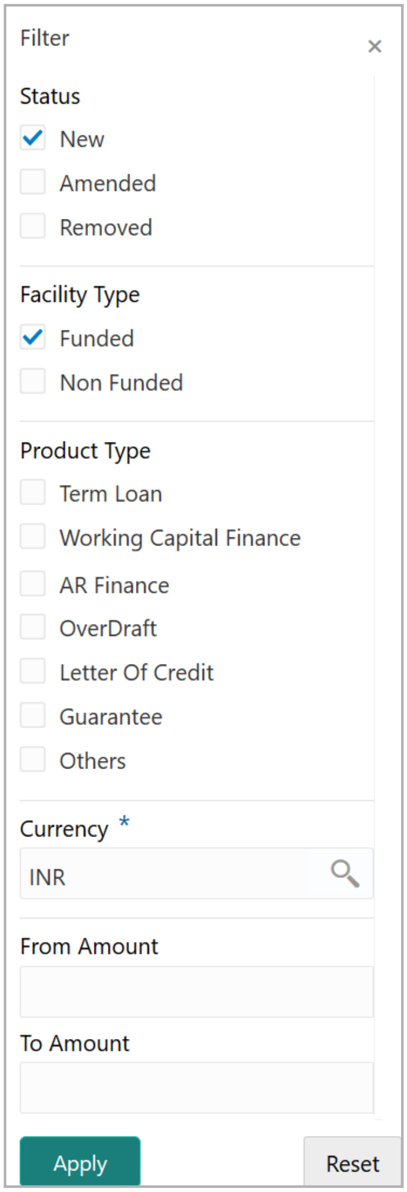
Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.

121. To go to the next page, click **Next**. *Funding Requirement* page appears:



122. To change the list view to table view, click the table icon at the right corner.

123. To filter the required facility from the list, click **Filter** button. *Filter* window appears:



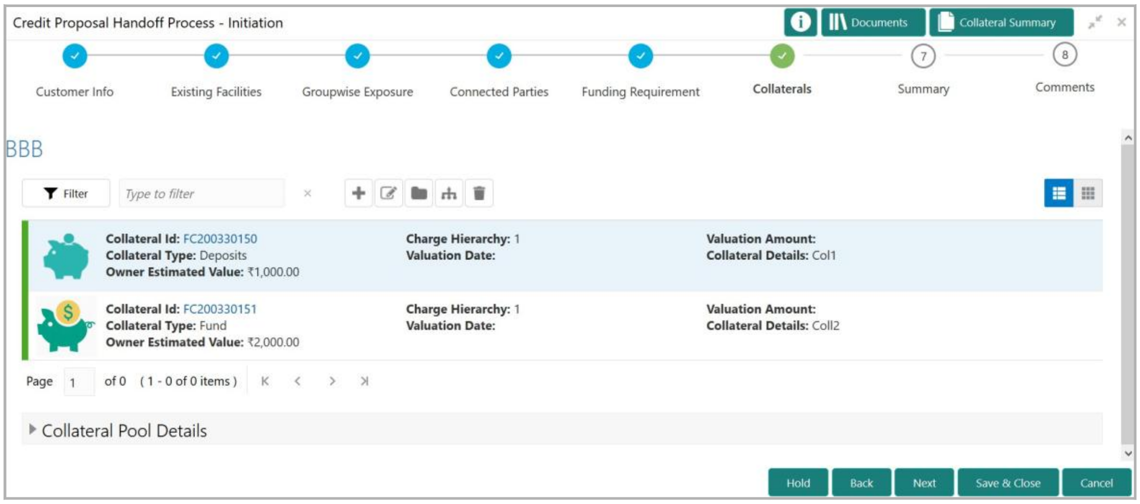
124. Type and / or select the filter parameters.

125. Click **Apply**. Facility that matches the filter parameters are displayed.

126. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

127. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:



128. To change the list view to table view, click the table icon at the right corner.

129. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.

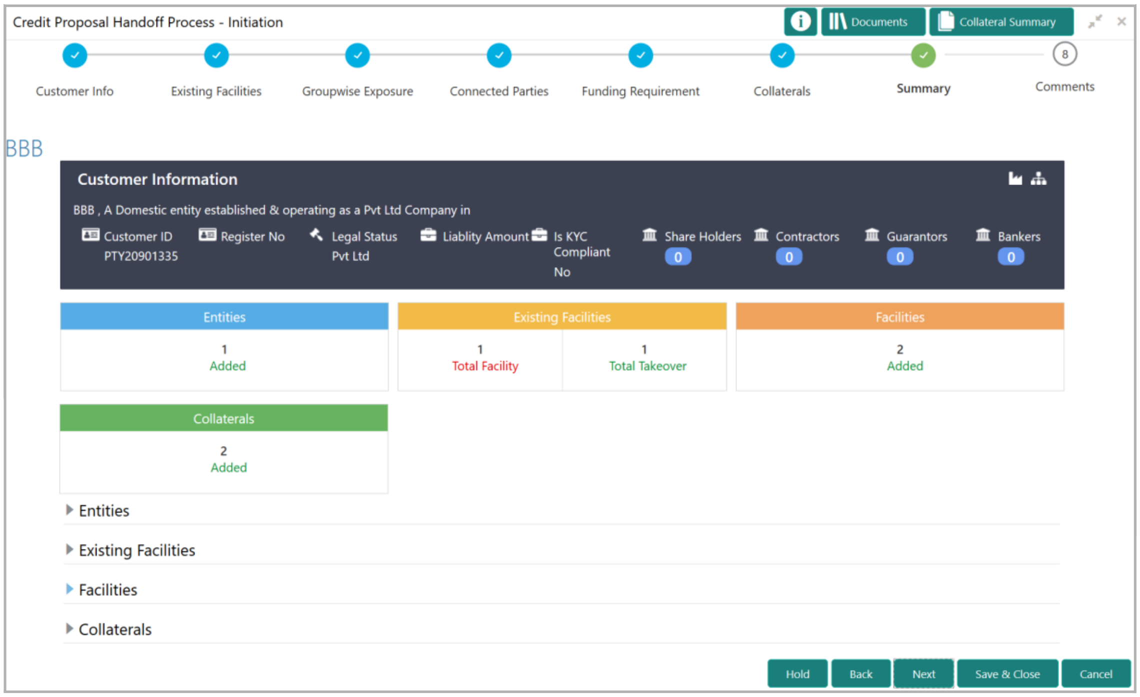
130. Type and / or select the filter parameters.

131. Click **Apply**. Collateral details that matches the filter parameters are displayed.

132. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the collateral details.

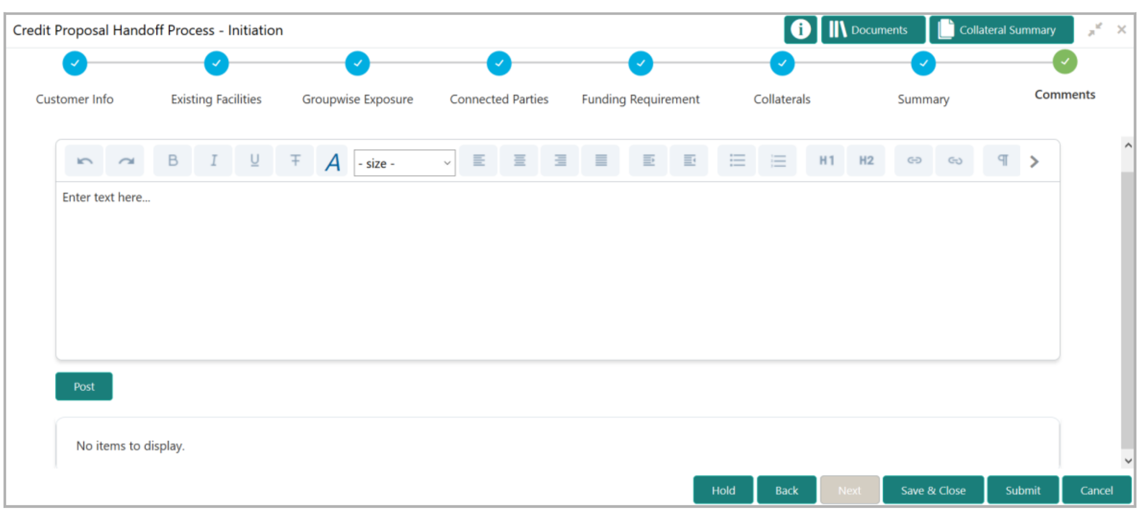
133. To go to the next page, click **Next**. *Summary* page appears:



The *Summary* page displays all the information about the evaluated proposal for easy verification.

134. Click and expand the following sections to verify the information:
   - Entities
   - Existing Facilities
   - Facilities
   - Collaterals
135. Click **Next**.
136. To view the details in previous data segment, click **Back**.

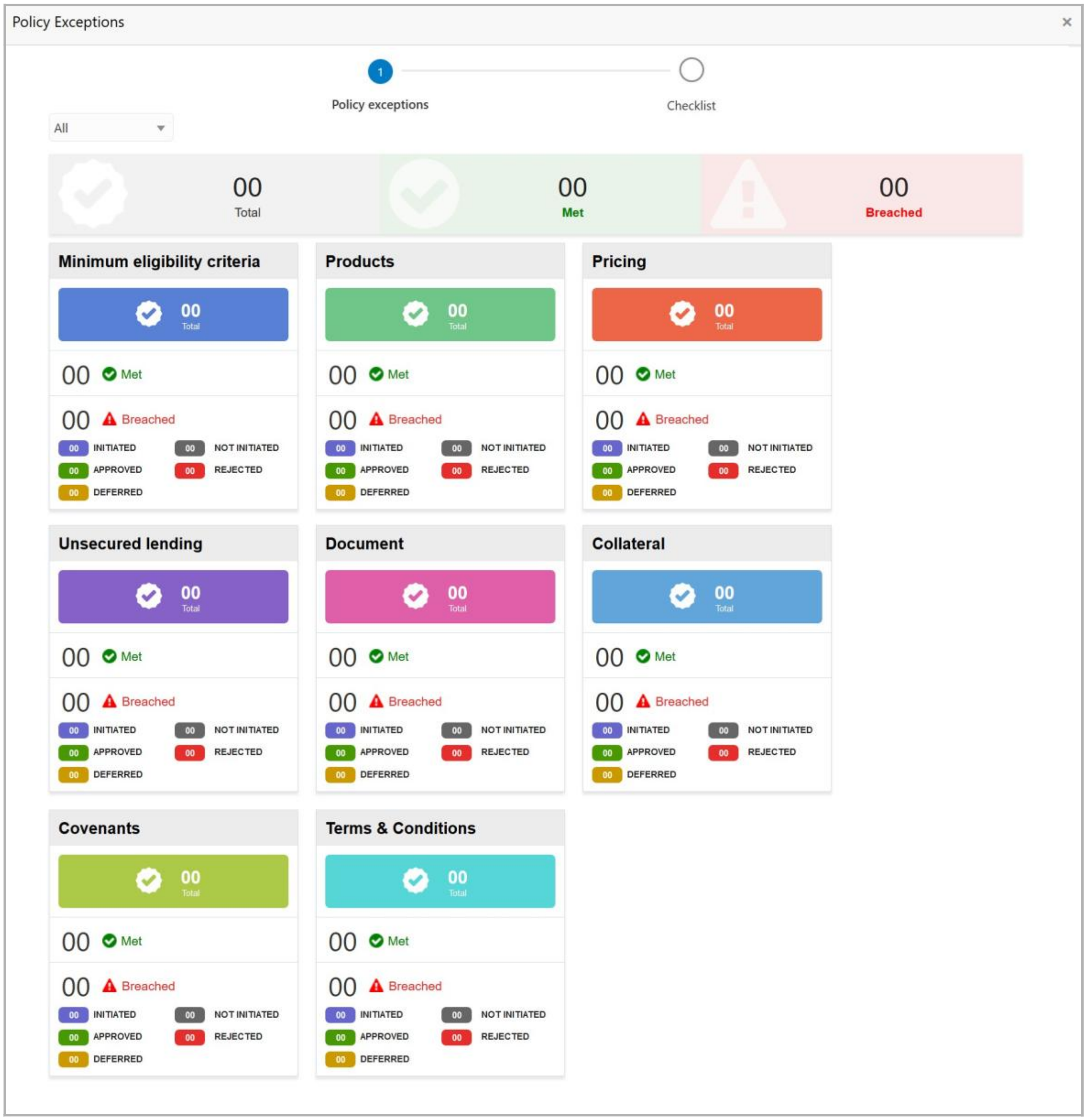
Upon clicking the **Next** button, **Comments** page appears:



The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

137. Type the necessary comments in the text box and click **Post**. Comment is posted.
138. To hold the Simplified CPER process, click **Hold**.
139. To go back to the previous page, click **Back**.
140. To save the process for future edit, click **Save & Close**.
141. To submit the proposal to validation stage, click **Submit**.
142. To exit the task without saving the information, click **Cancel**.

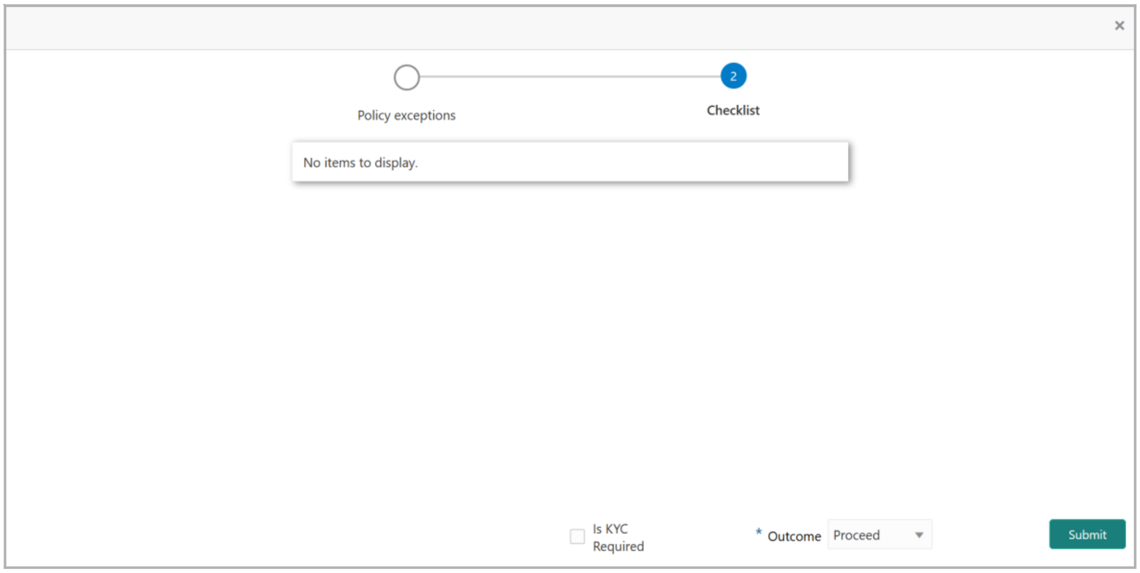
Upon clicking the **Submit** button, *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

143. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

144. Click the **Checklist** data segment.



145. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.

146. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.

147. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved to Proposal Review stage.

Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Chapter 3 - Proposal Evaluation

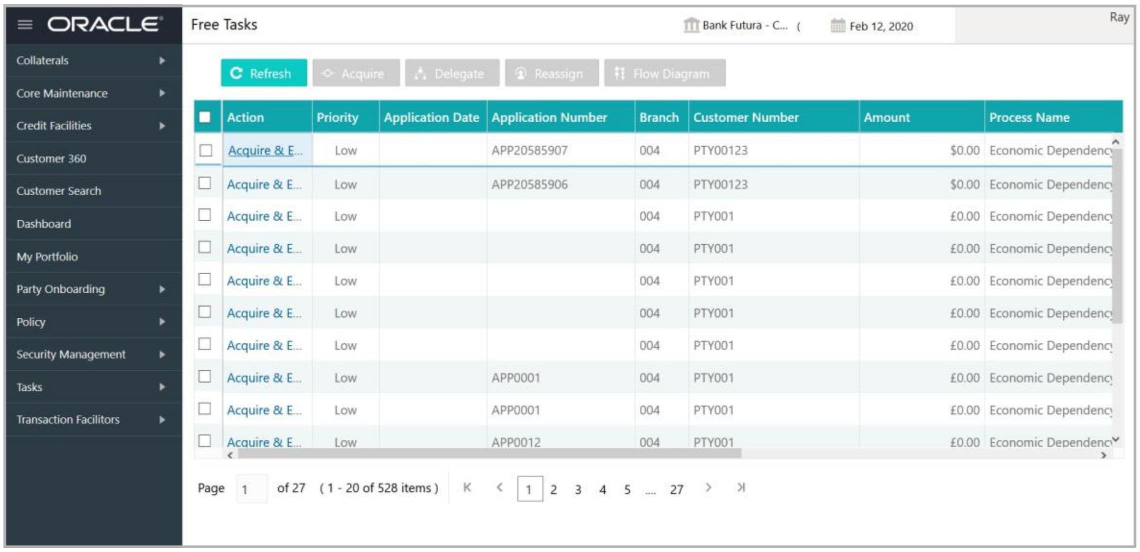
Proposal Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

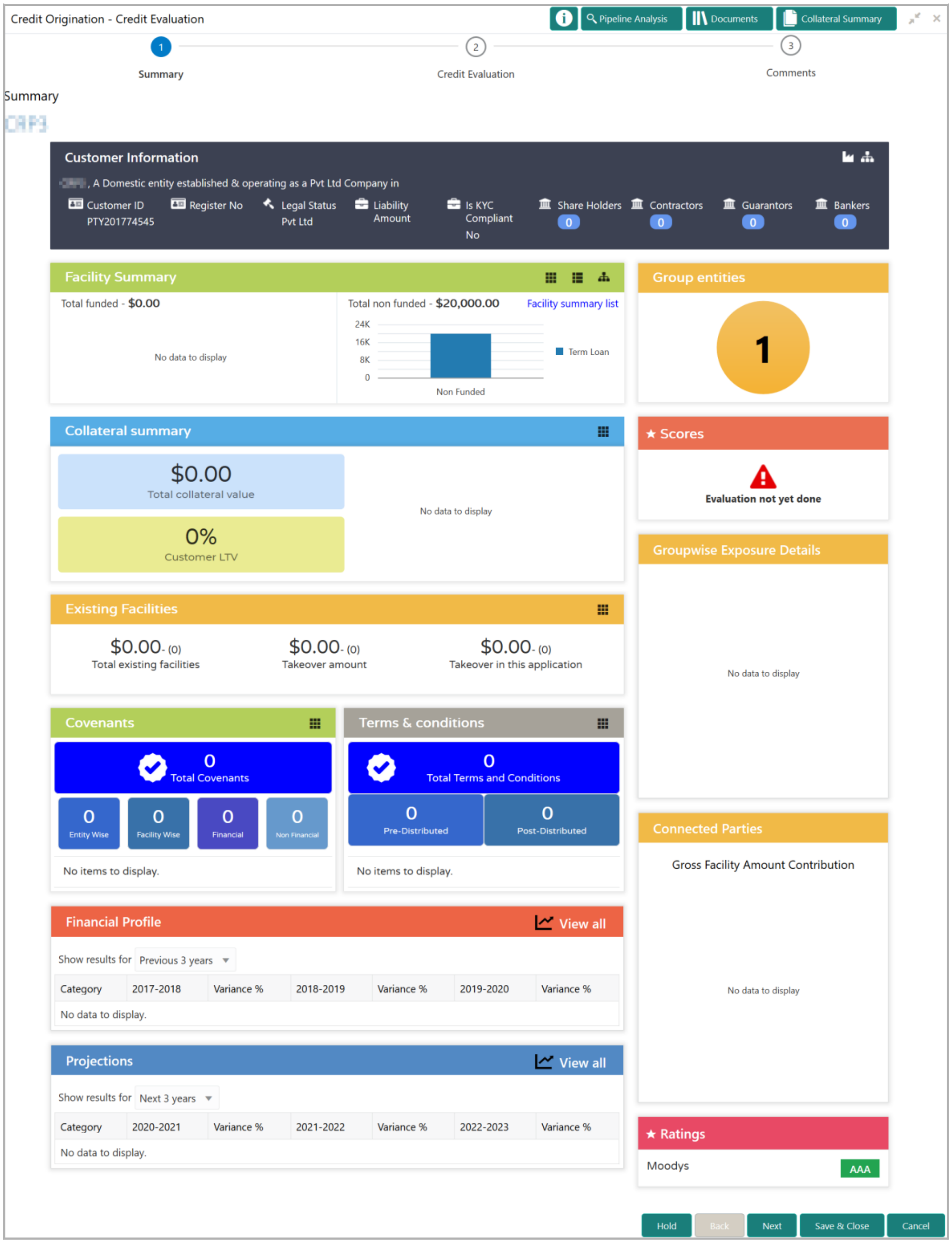
Credit Evaluation

To perform credit evaluation for the proposal, perform the following steps:

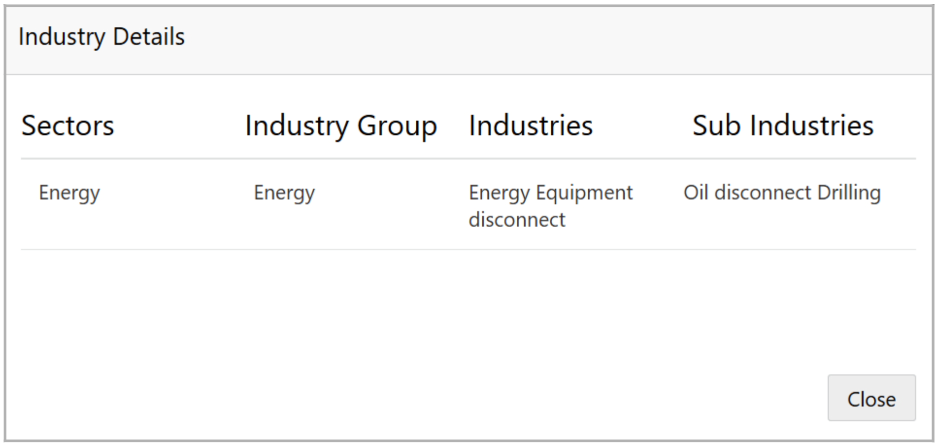
1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



2. Select the required application and click **Acquire & Edit.** *Credit <process name>* page summarizing the proposal appears**:**

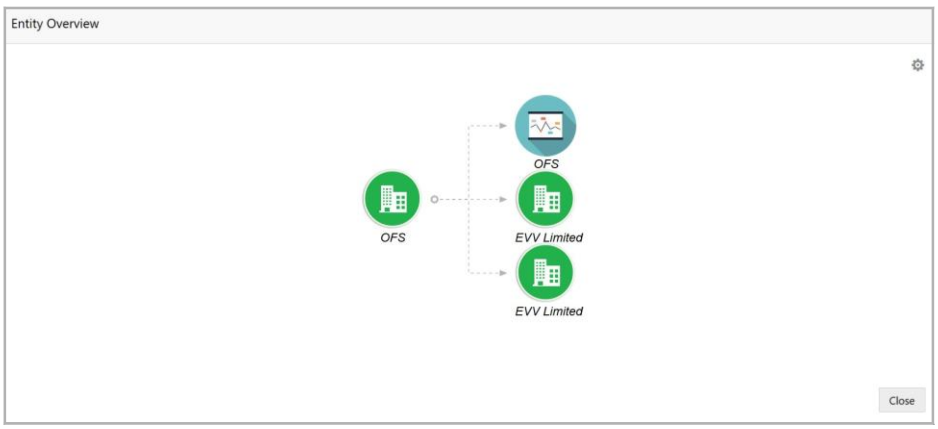


3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

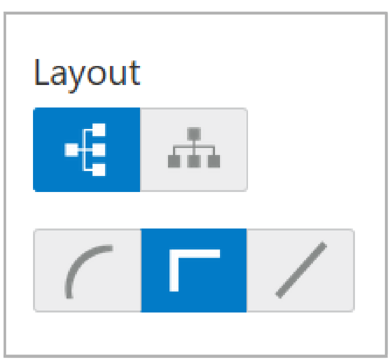


4. Click **Close** to exit the *Industry Details* window.

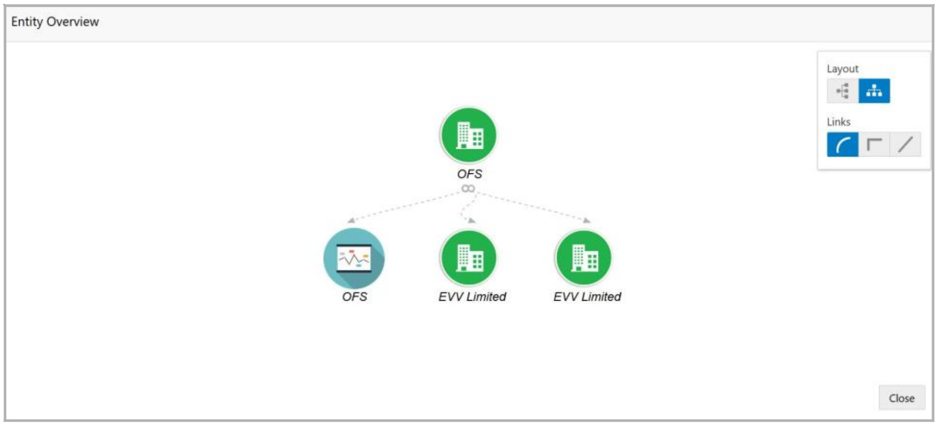
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

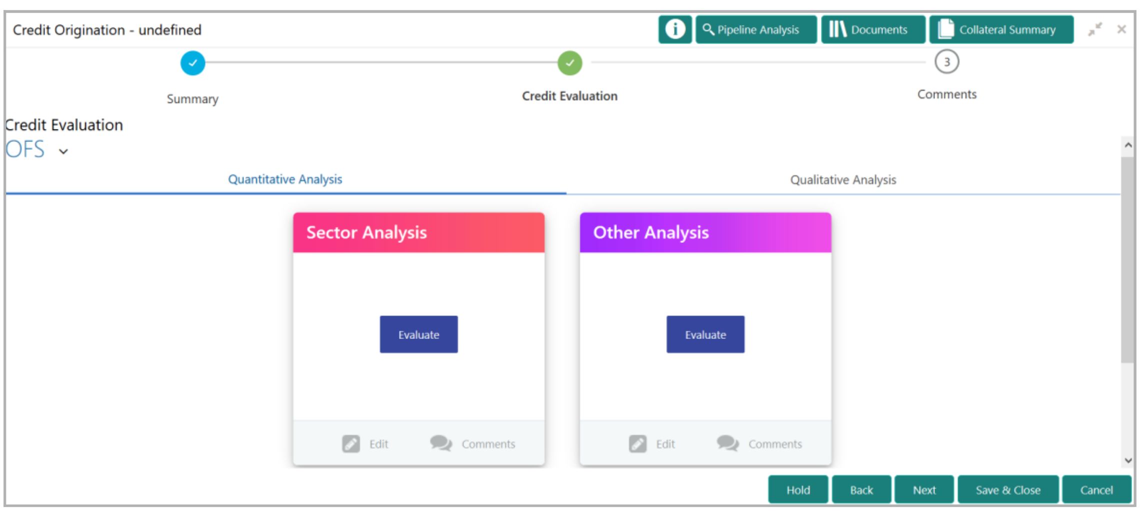
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

13. After reviewing the *Summary*, click **Next**. *Credit Evaluation* page appears:

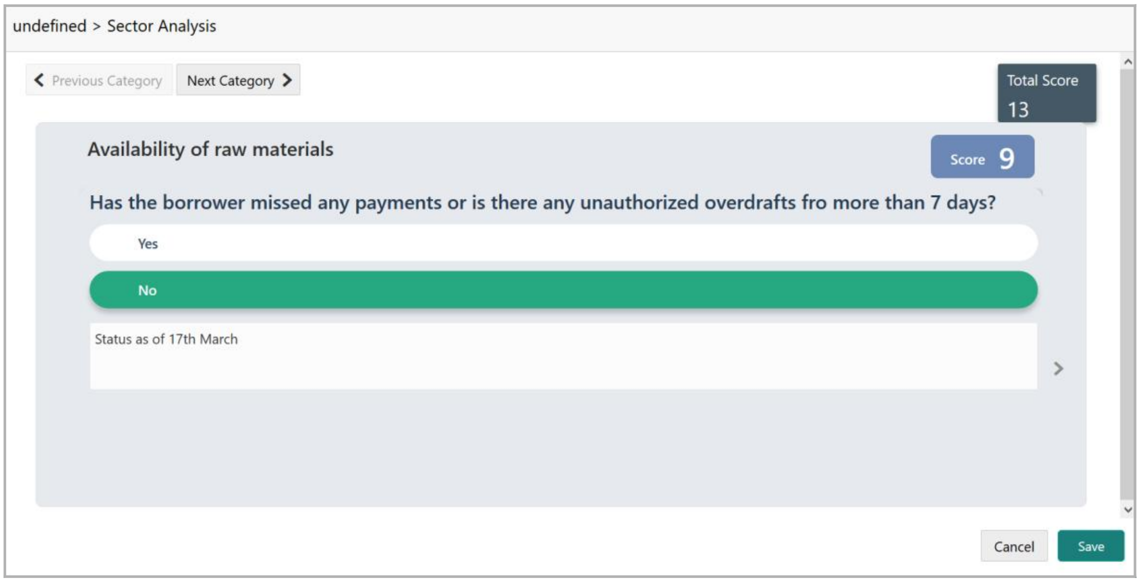


Chapter 3 - Proposal Evaluation

In *Credit Evaluation* page, the banker can perform the following analysis for the organization and its connected parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

14. To perform sector analysis in **Quantitative Analysis**, click **Evaluate** in **Sector Analysis** section. Questionnaire window appears:

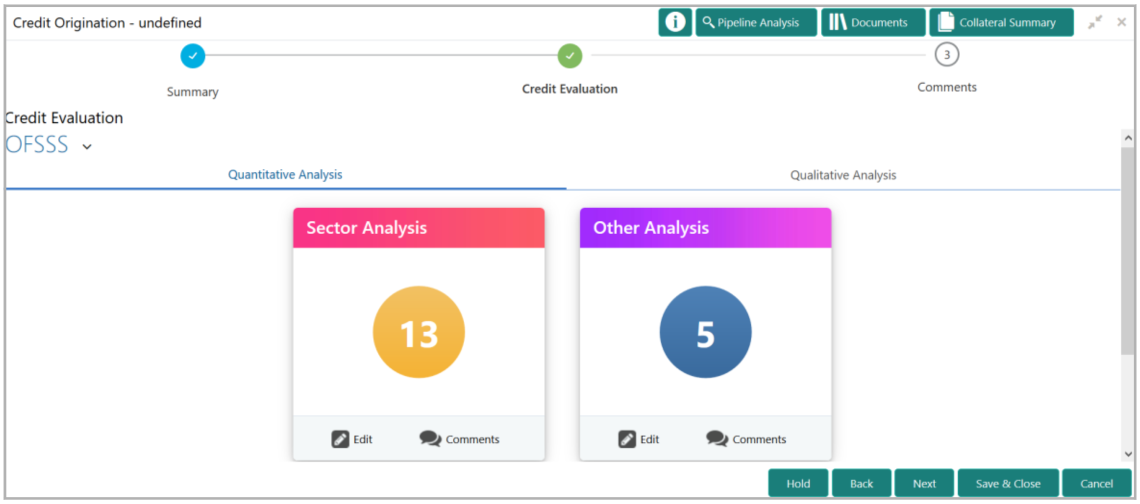


15. Select answers for the available questions and click **Next Category**.
16. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

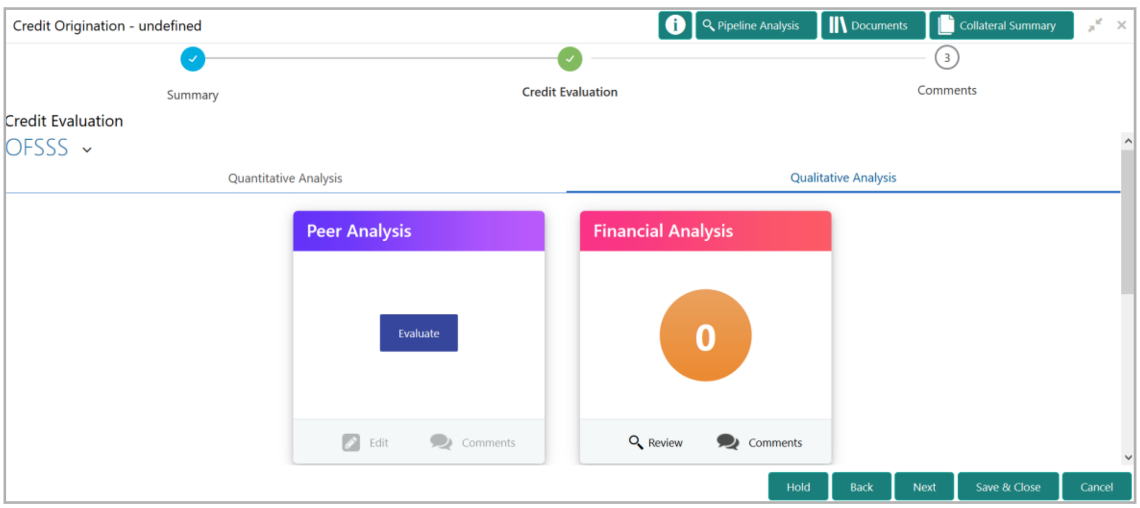
A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.
18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

After performing quantitative analysis, the quantitative analysis page with a cumulative score appears:



19. After performing the qualitative analysis, click **Qualitative Analysis** tab. *Qualitative Analysis* page appears:



20. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.

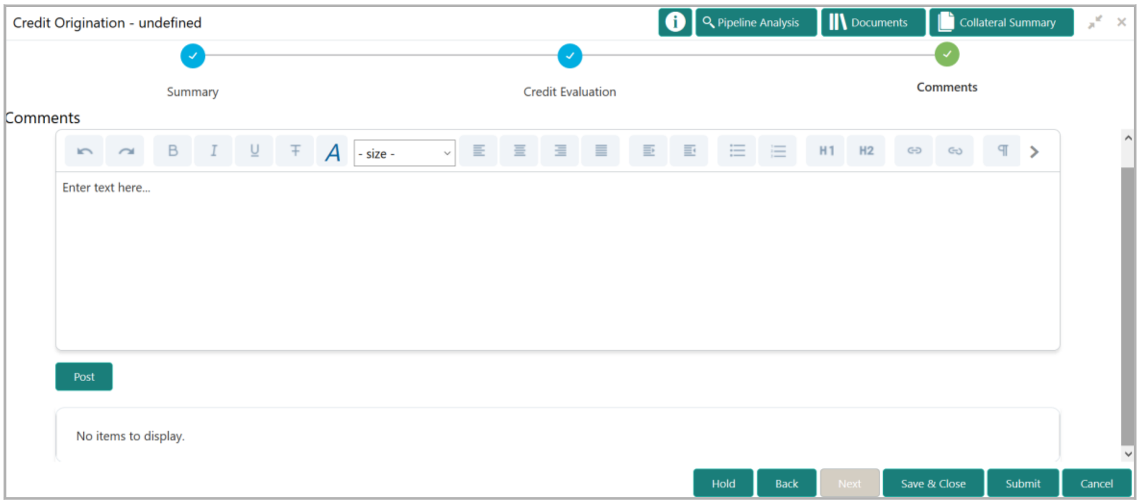
21. Perform the peer analysis and click **Close**.

22. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in **Financial Analysis** section and answer all the questions.

23. To perform the analysis again, click **Edit**.

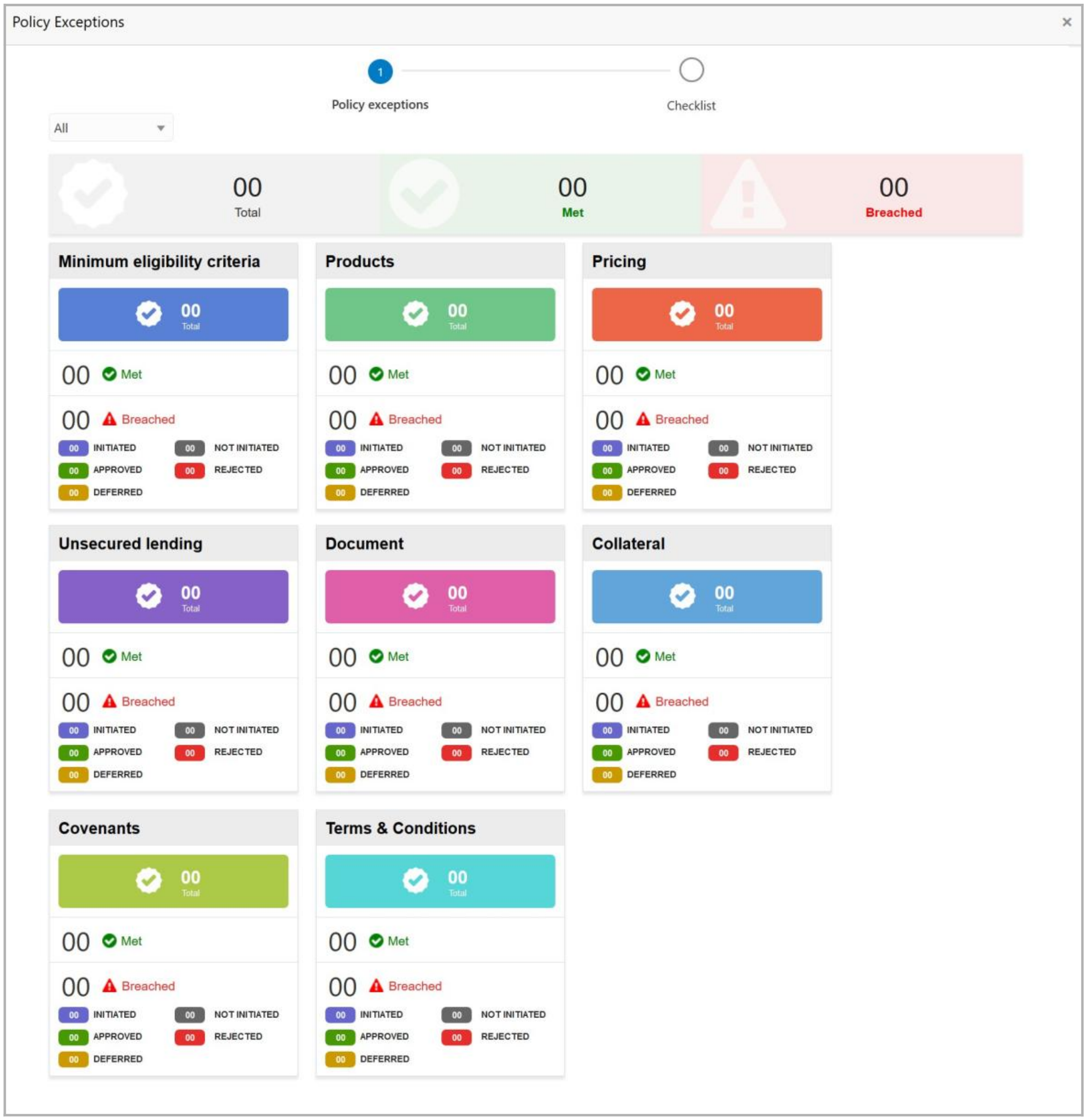
24. To capture comments for the analysis, click **Comment**.

25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page**.** *Comments* page appears:



26. Type the overall **Comments** for the credit evaluation and click **Post.** Comment is posted below the **Comments** box**.**

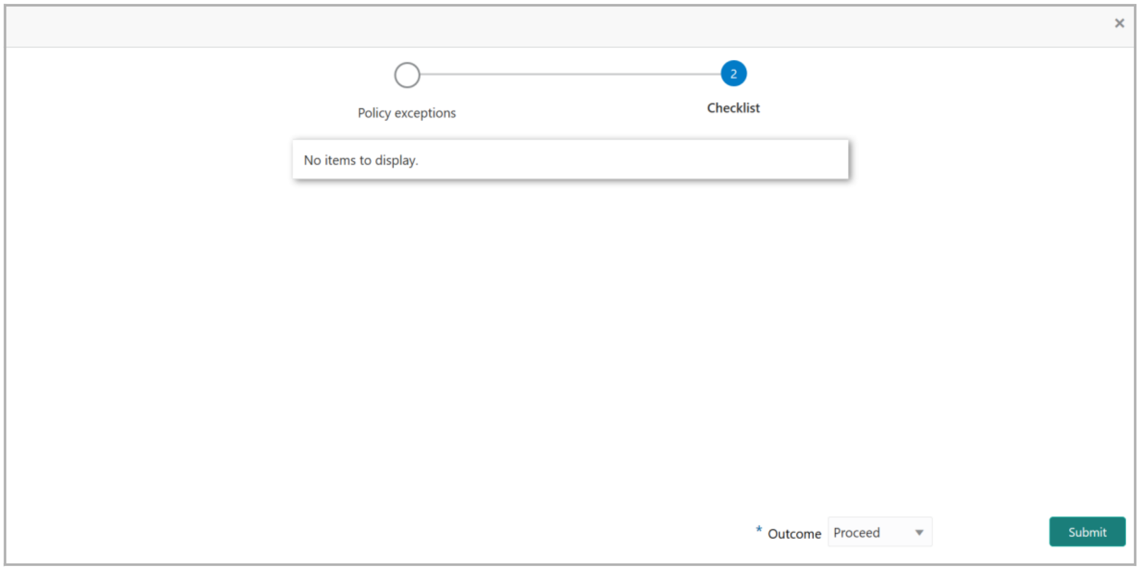
27. Click **Submit**. *Policy Exception* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

28. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

29. Click the **Checklist** data segment.



30. Select the **Outcome** as **PROCEED,** if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

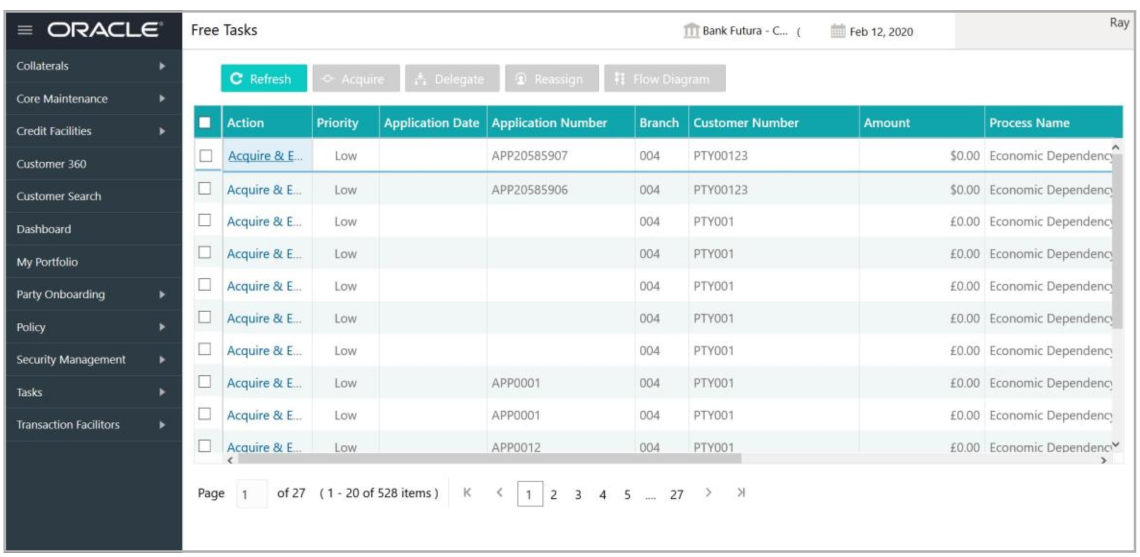
31. Click **Submit**.

Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

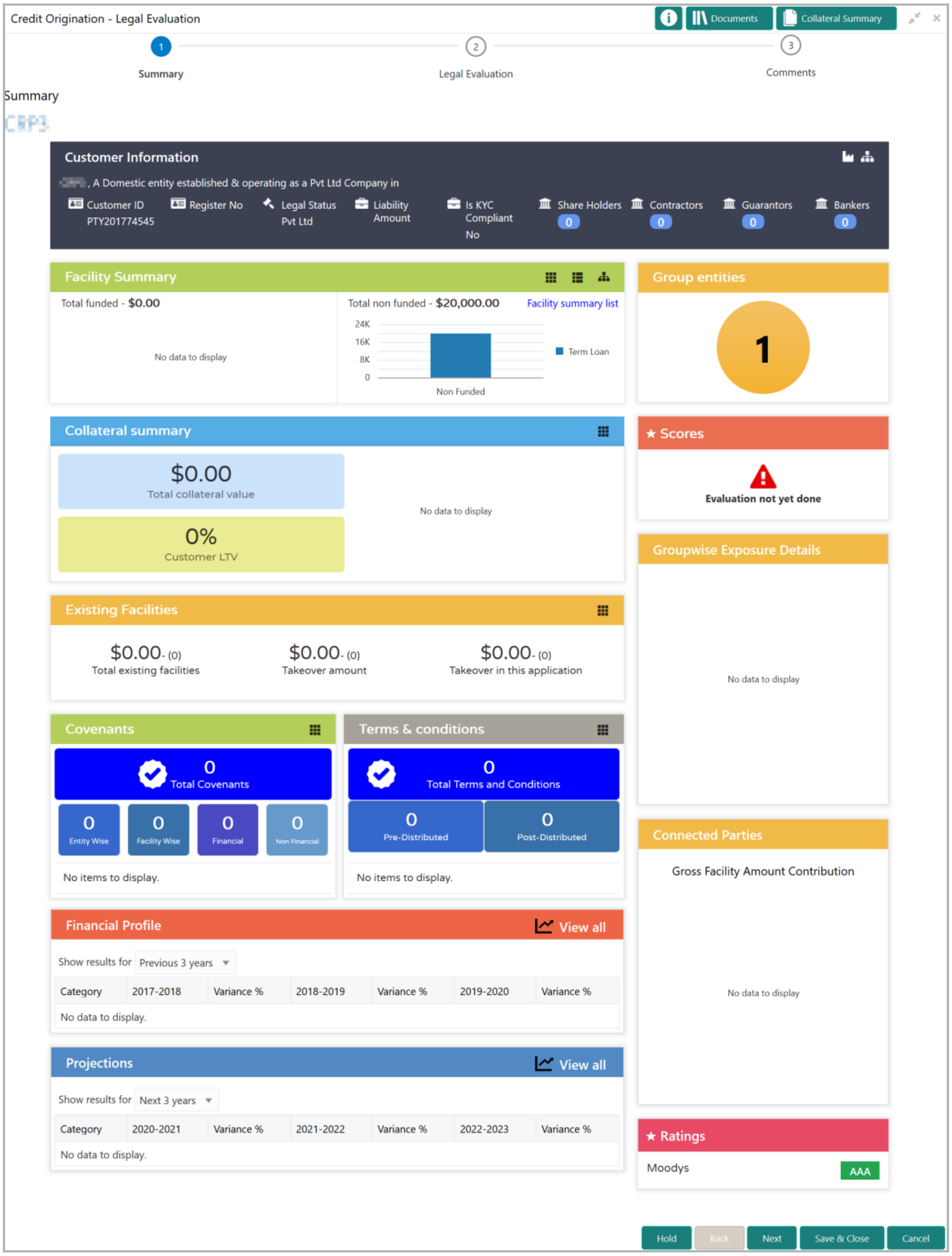
Legal Evaluation

To perform legal evaluation for the proposal, perform the following steps:

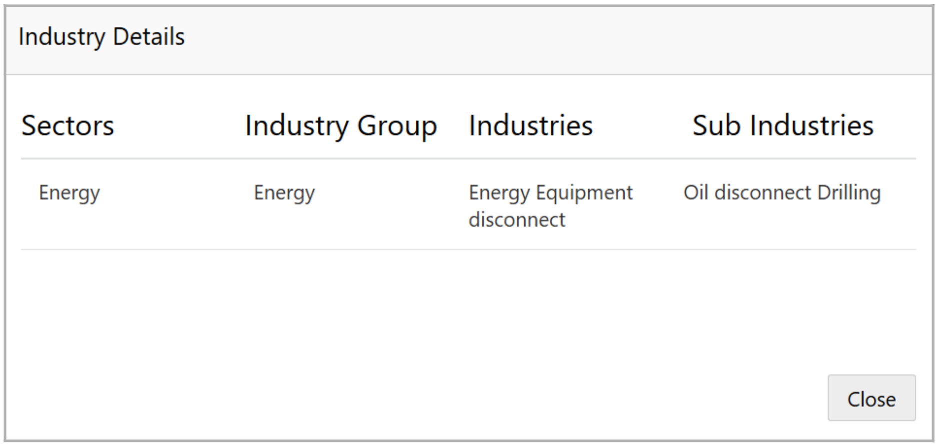
32. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



33. Select the required application with credit origination as process name and click **Edit.** *Credit Origination - <process name>* page summarizing the proposal appears**:**



34. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

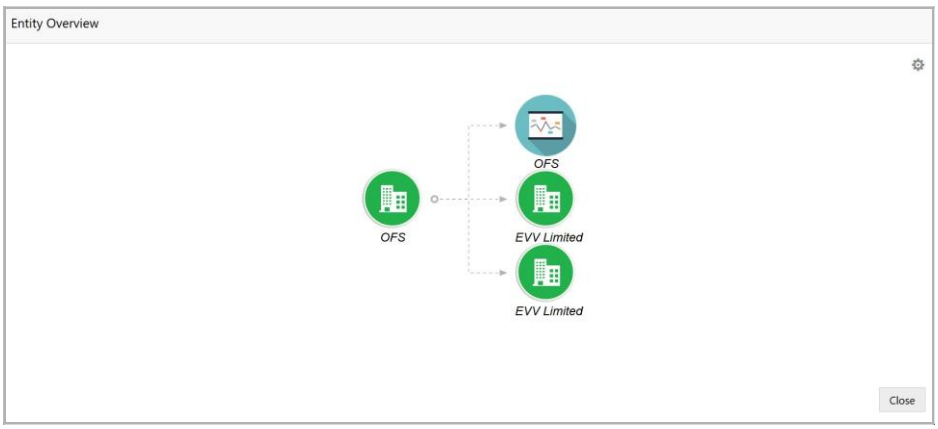

Industry Details

Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

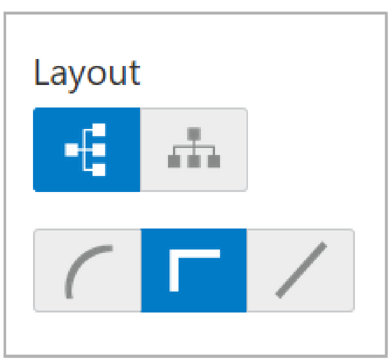
Close

35. Click **Close** to exit the *Industry Details* window.

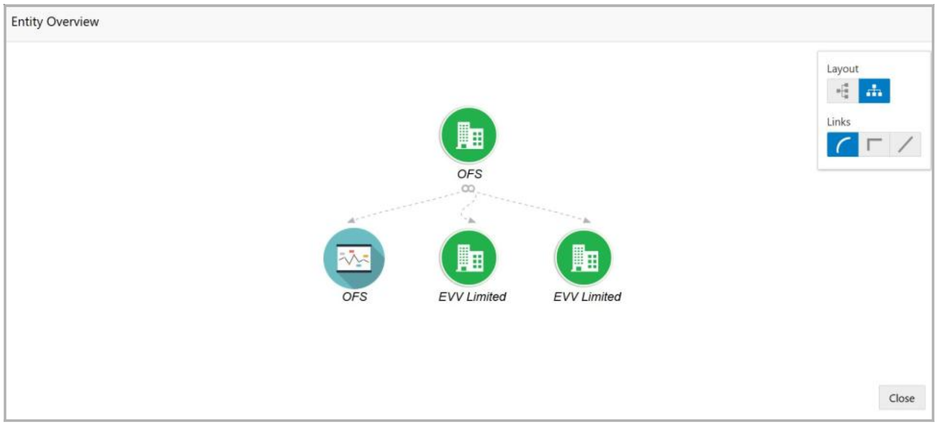
36. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



38. Select the required layout. Entity Overview is changed to the selected layout as shown below:



39. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

40. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

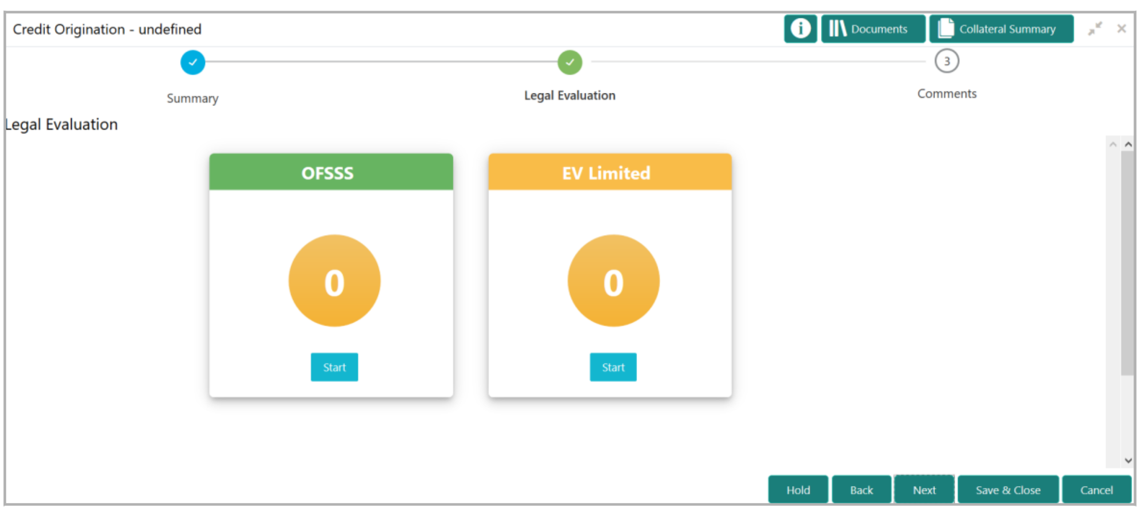
41. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

42. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

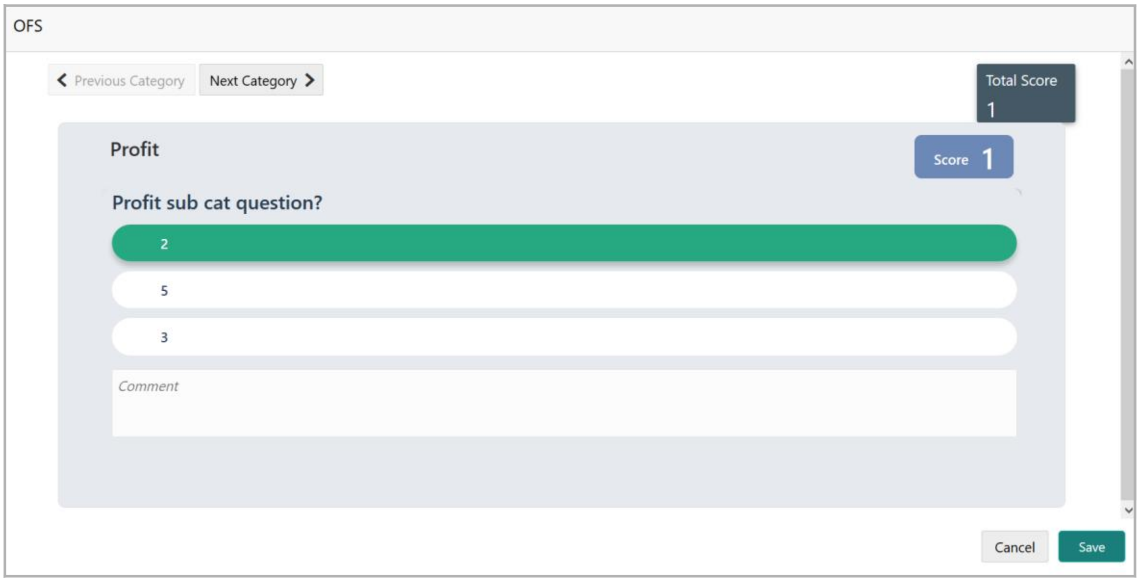
43. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

44. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:



In *Legal Evaluation* page, the banker can perform legal evaluation for both the organization and the connected parties by answering simple questions related to the evaluation:

45. To initiate the evaluation, click **Start**. Questionnaire window appears:

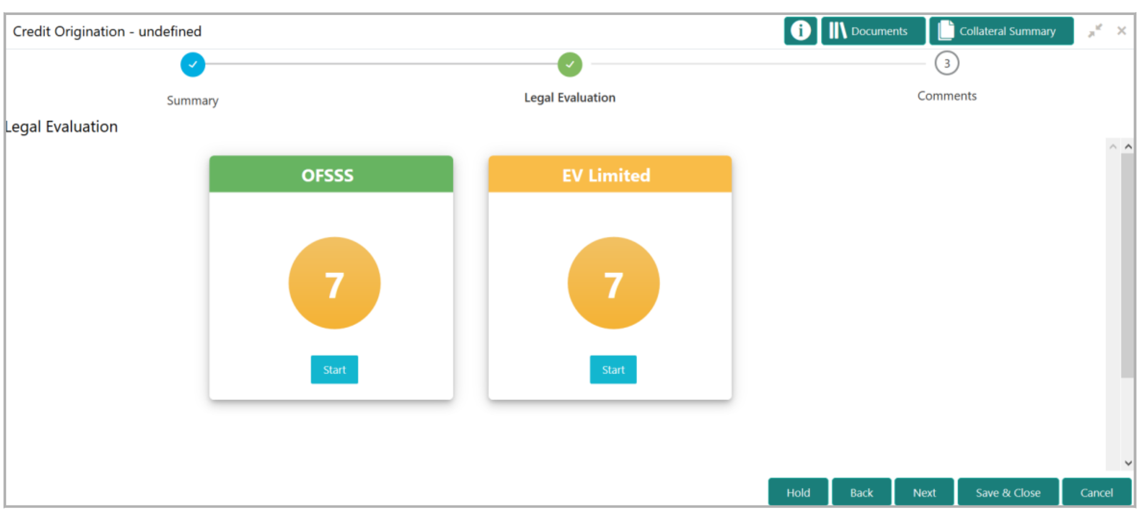


46. Select answers for the available questions and click **Next Category**.
47. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

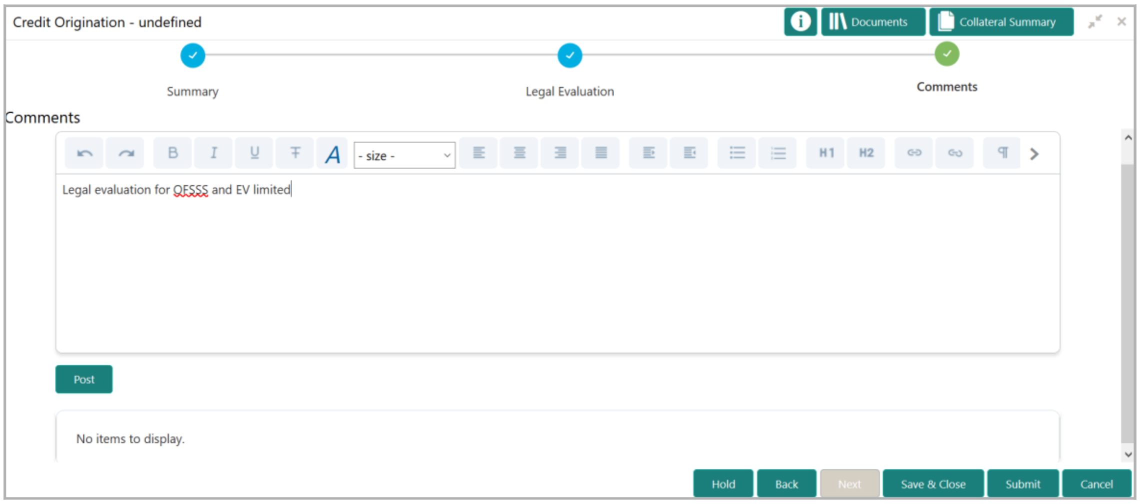
A score is generated and displayed for the sector based on each answer provided.

48. Click **Save**.

After performing the legal analysis for both the organization and its connected parties, the *Legal Evaluation* page with a cumulative score appears:

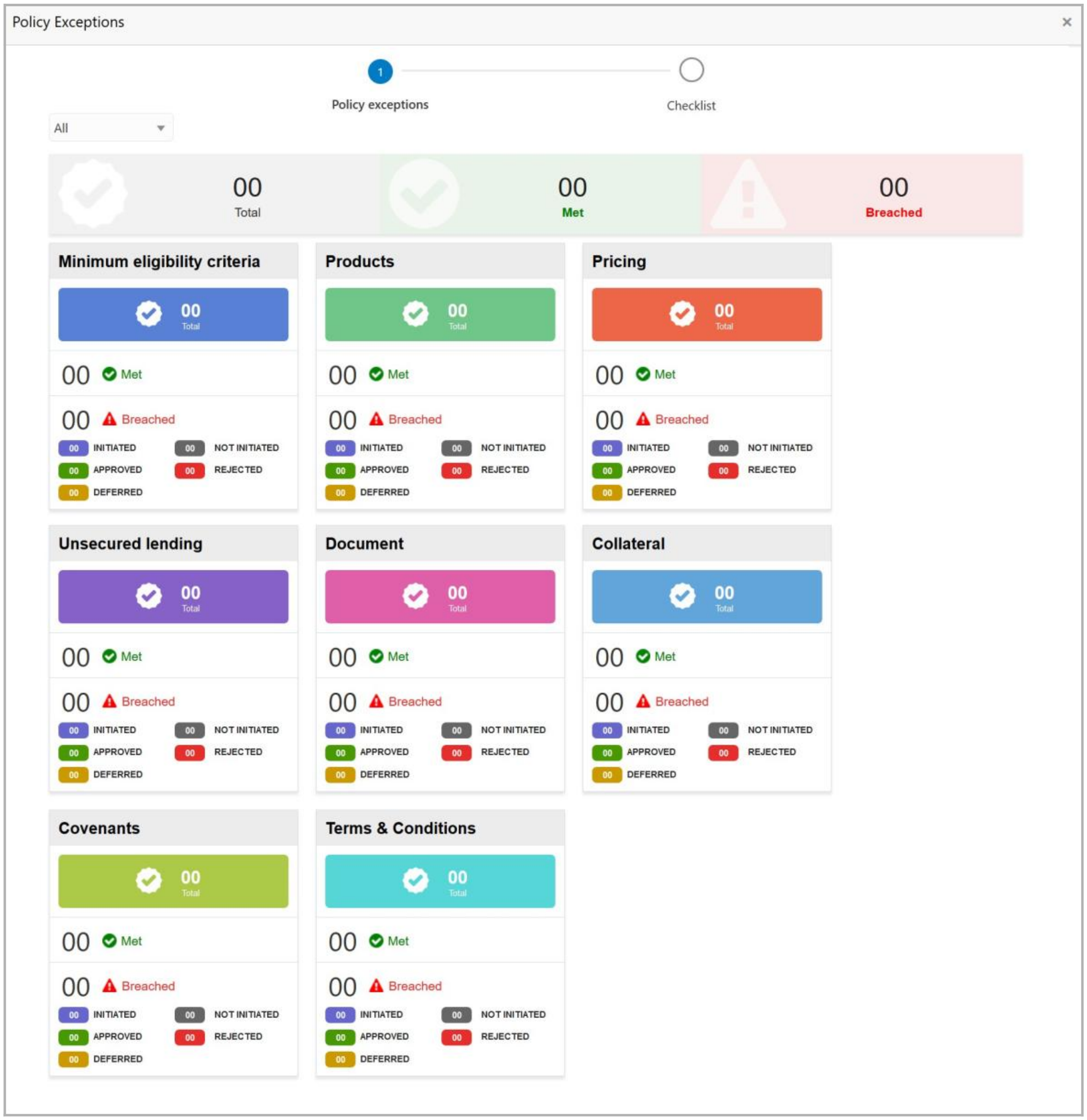


49. Click **Next.** *Comments* page appears:



50. Type the overall **Comments** for the legal evaluation and click **Post.** Comment is posted below the **Comments** box**.**

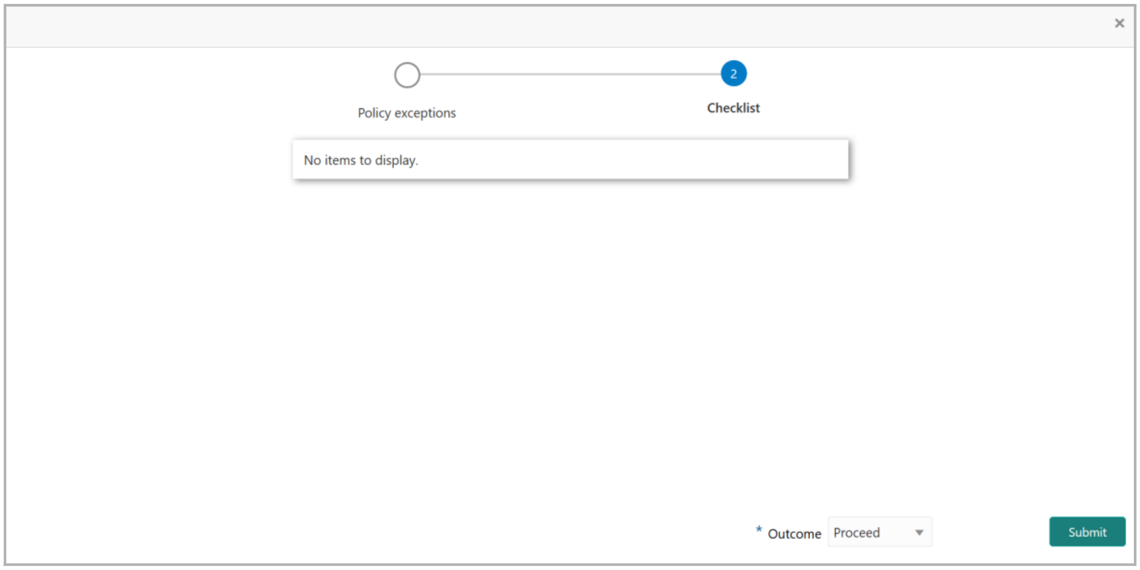
51. Click **Submit**. *Policy Exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

52. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

53. Click the **Checklist** data segment.



54. Select the **Outcome** as **PROCEED,** if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

55. Click **Submit**.

Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer “Legal Evaluation” on page 13 for information on performing risk evaluation.

After completing all the evaluation processes, the proposal is sent to the Proposal Structuring stage.

Chapter 3 - KYC Check

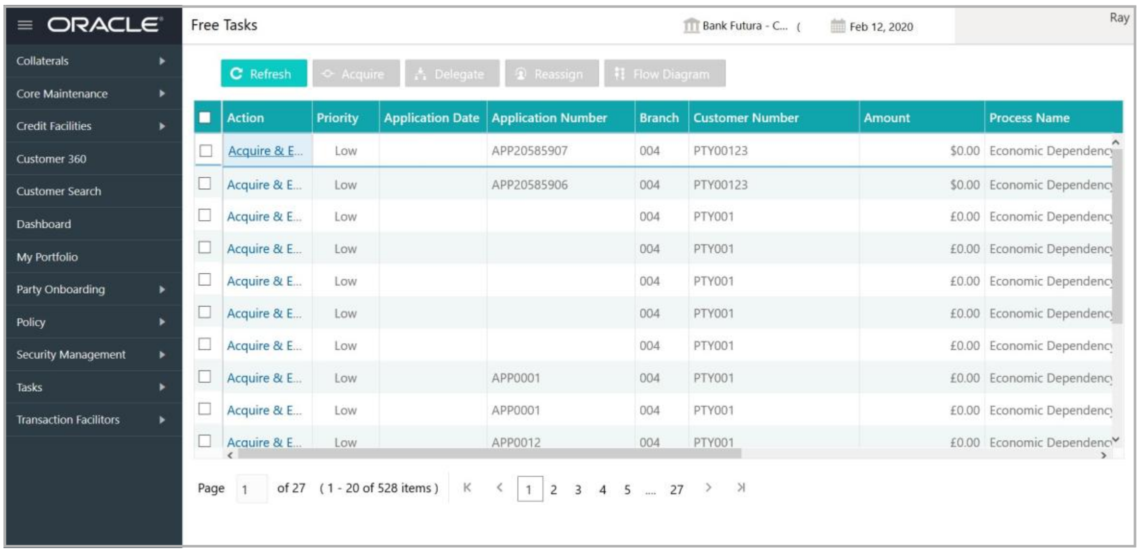
Customer KYC

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

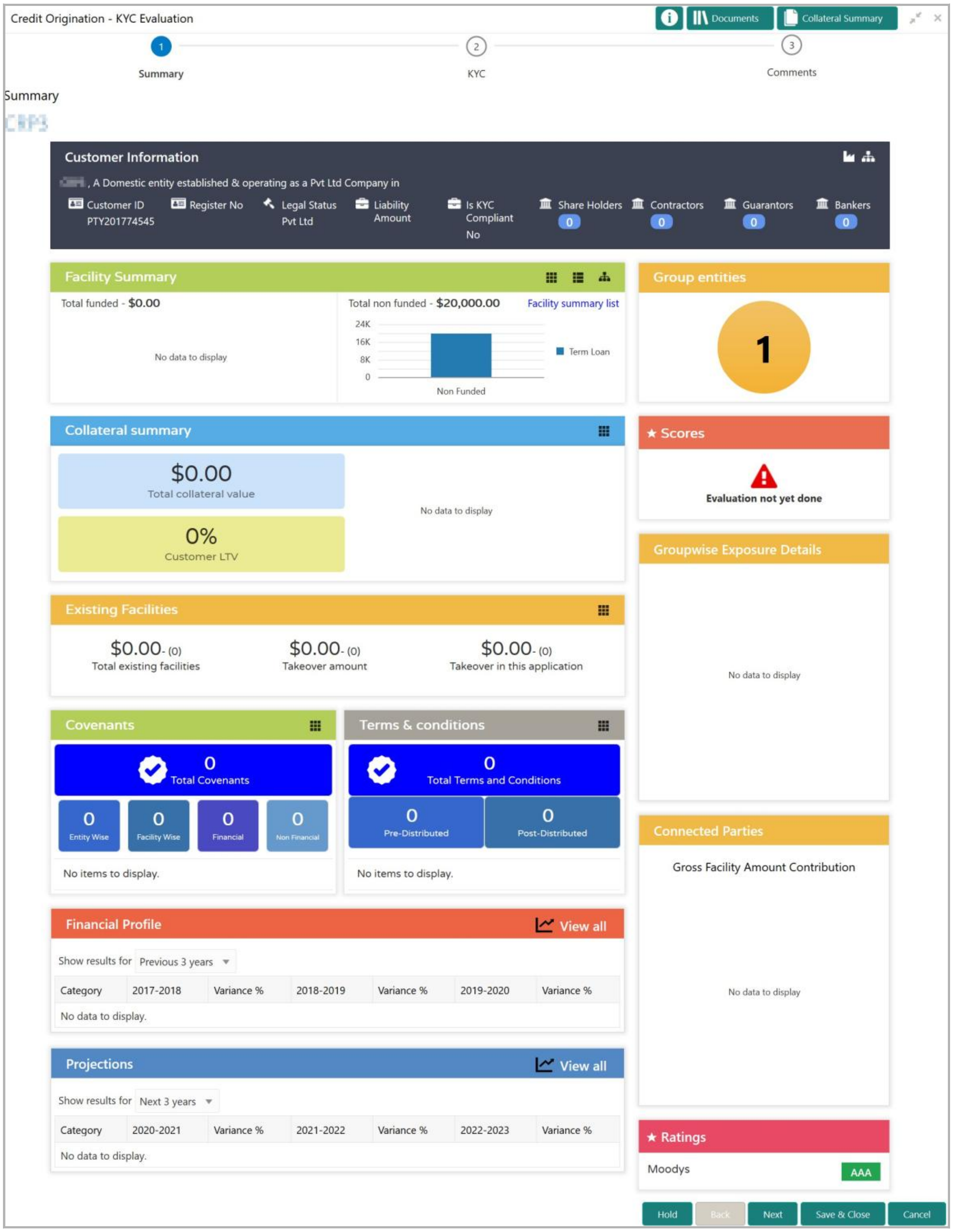
Steps to add KYC details

To add KYC details, perform the following steps:

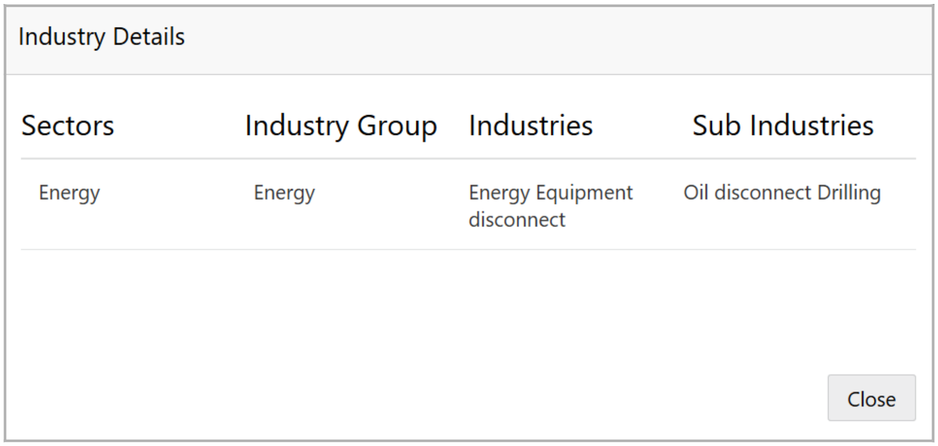
1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



2. Select the required application and click **Edit.** *Credit <process name>* page summarizing the proposal appears**:**

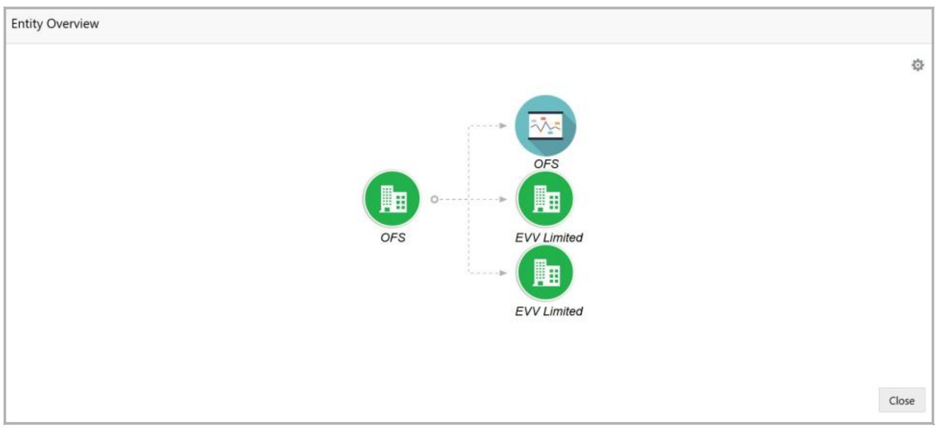


3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

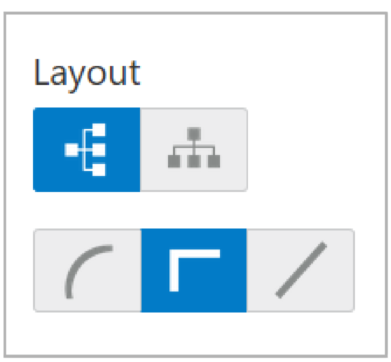


4. Click **Close** to exit the *Industry Details* window.

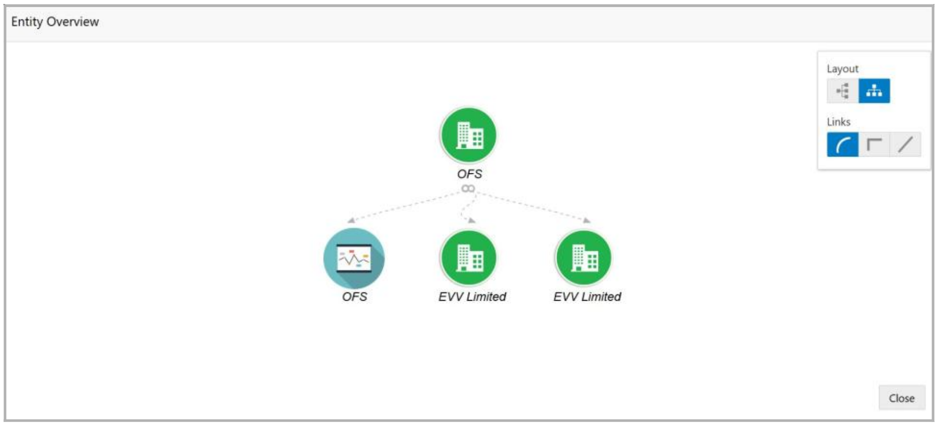
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

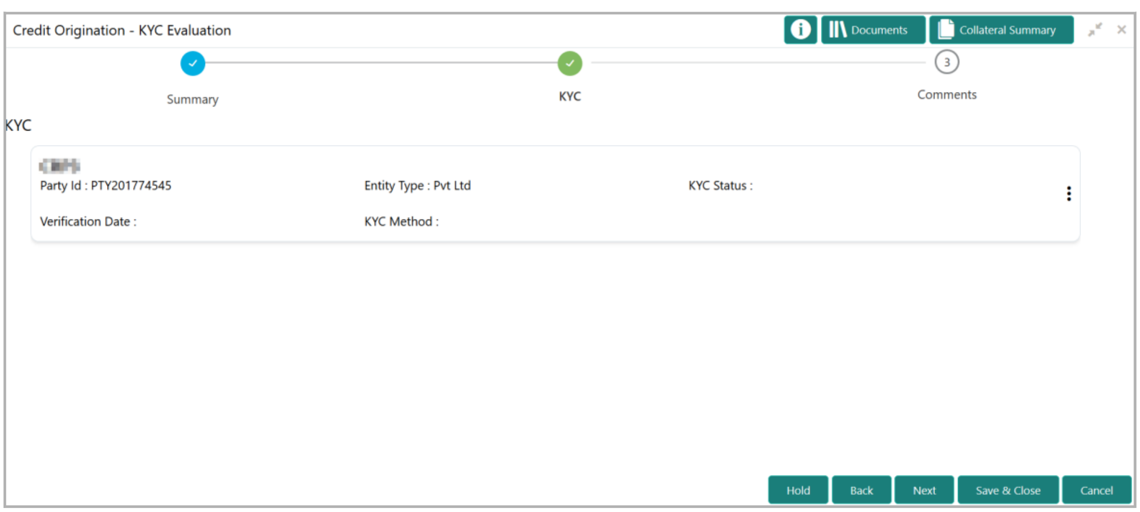
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

13. After reviewing the *Summary*, click **Next**. *KYC* page appears:

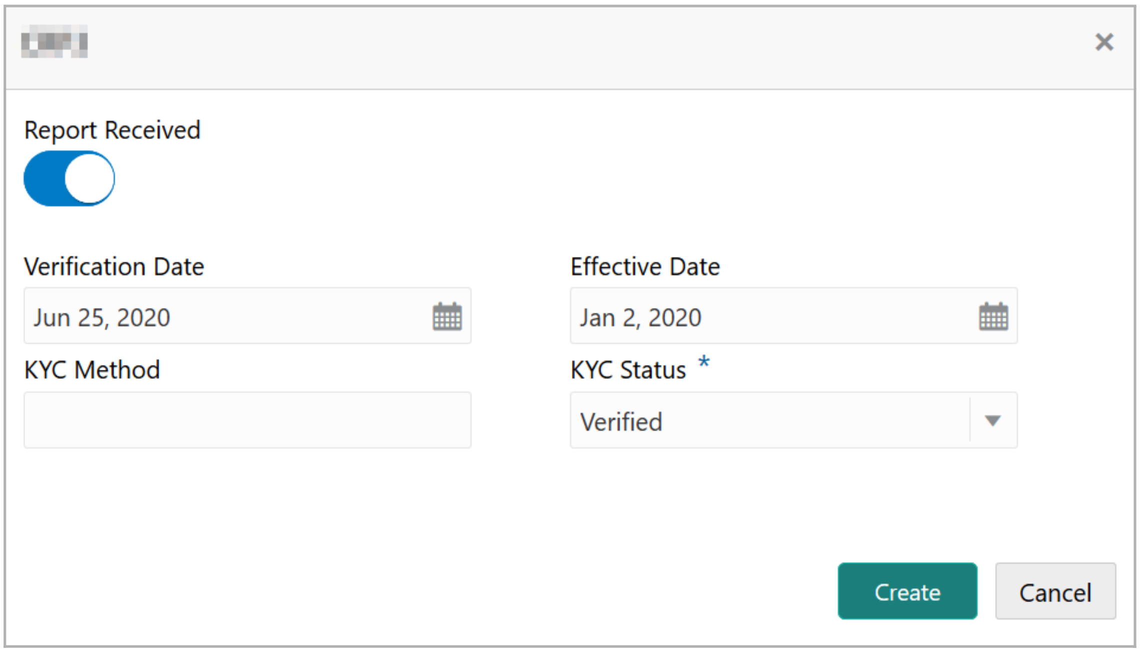


In the *KYC* page, provision to add KYC details for the organization and all its connected parties is provided.

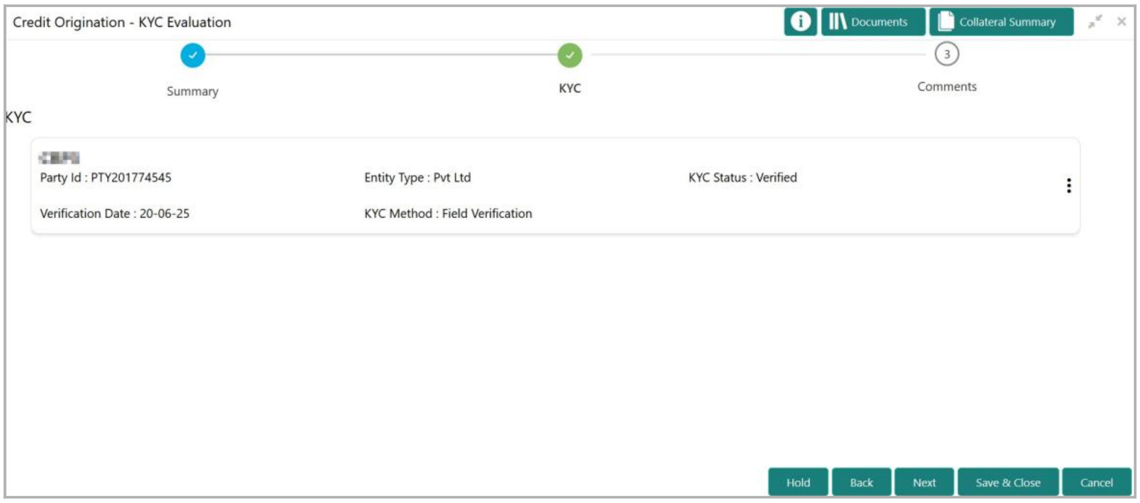
14. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

15. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:



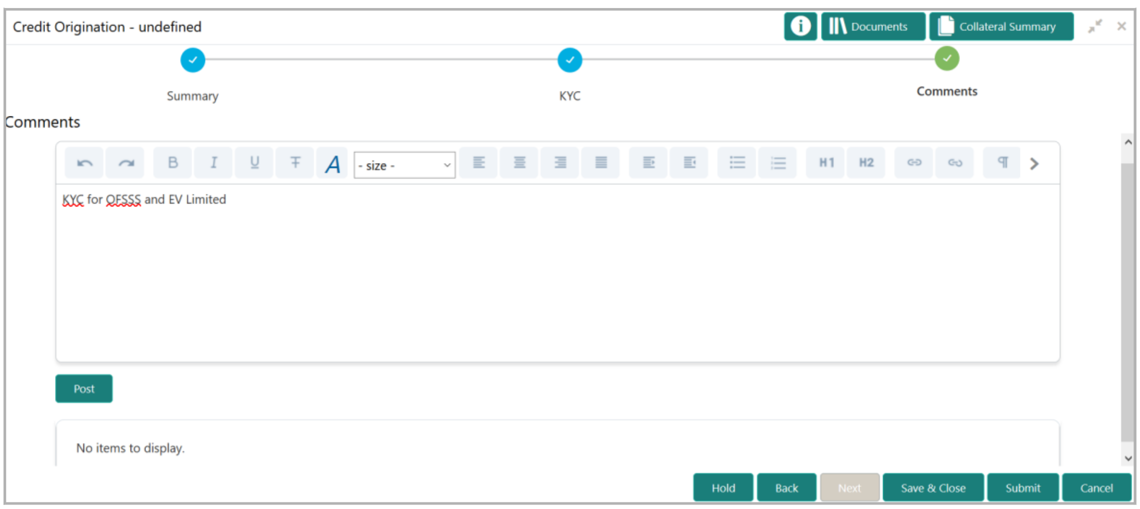
16. If KYC report is available for the organization, enable the **Report Received** switch.
17. Click the calendar icon and select the KYC **Verification Date**.
18. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
19. Type the **KYC Method.** For example: Field verification is a KYC Method**.**
20. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
21. Click **Create**. KYC details are updated in the *KYC* page as shown below:



22. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

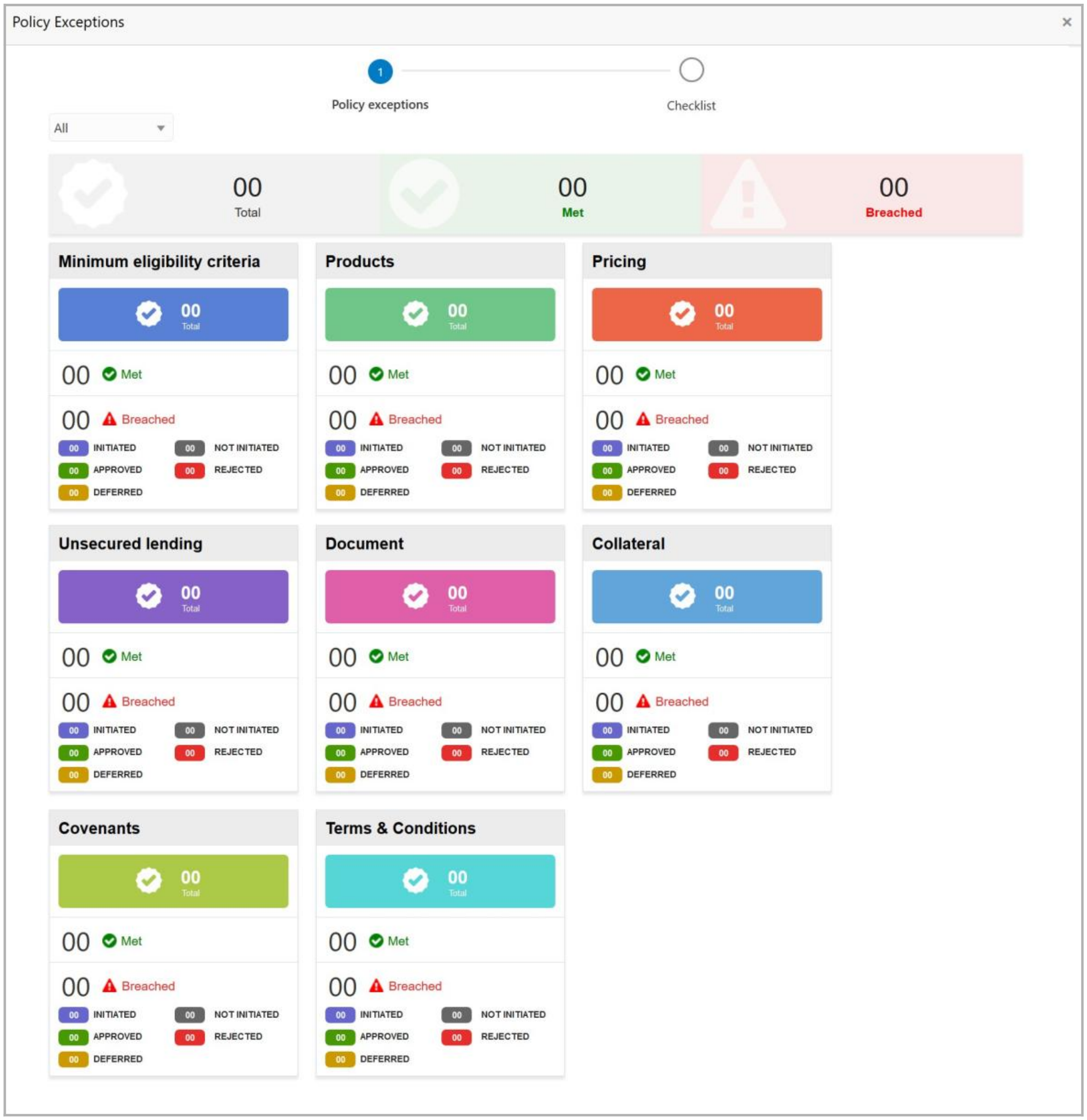
23. Select answer for all the questions and click **Save**.

24. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. *Comments* page appears:



25. **Post** comments**,** if required. Posted comment is displayed below the **Comments** box.

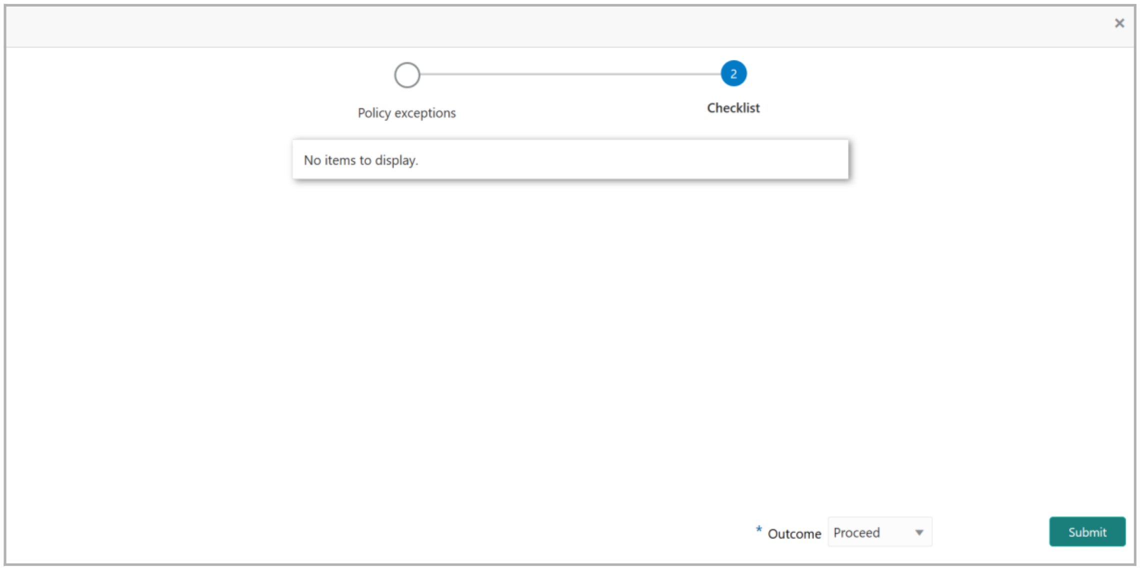
26. Click **Submit.** *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

27. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

28. Click the **Checklist** data segment.



29. Select the **Outcome** as **PROCEED,** if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

30. Click **Submit**.

Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Chapter 3 - Proposal Structuring

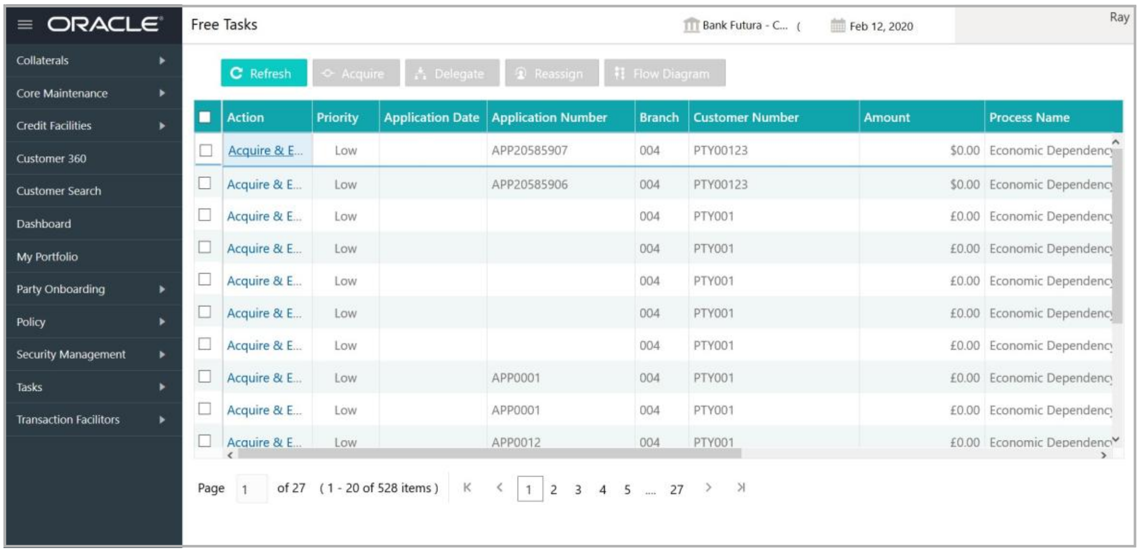
Proposal Structuring

In this stage, the banker can propose an amount to the organization based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

Steps to structure credit proposal

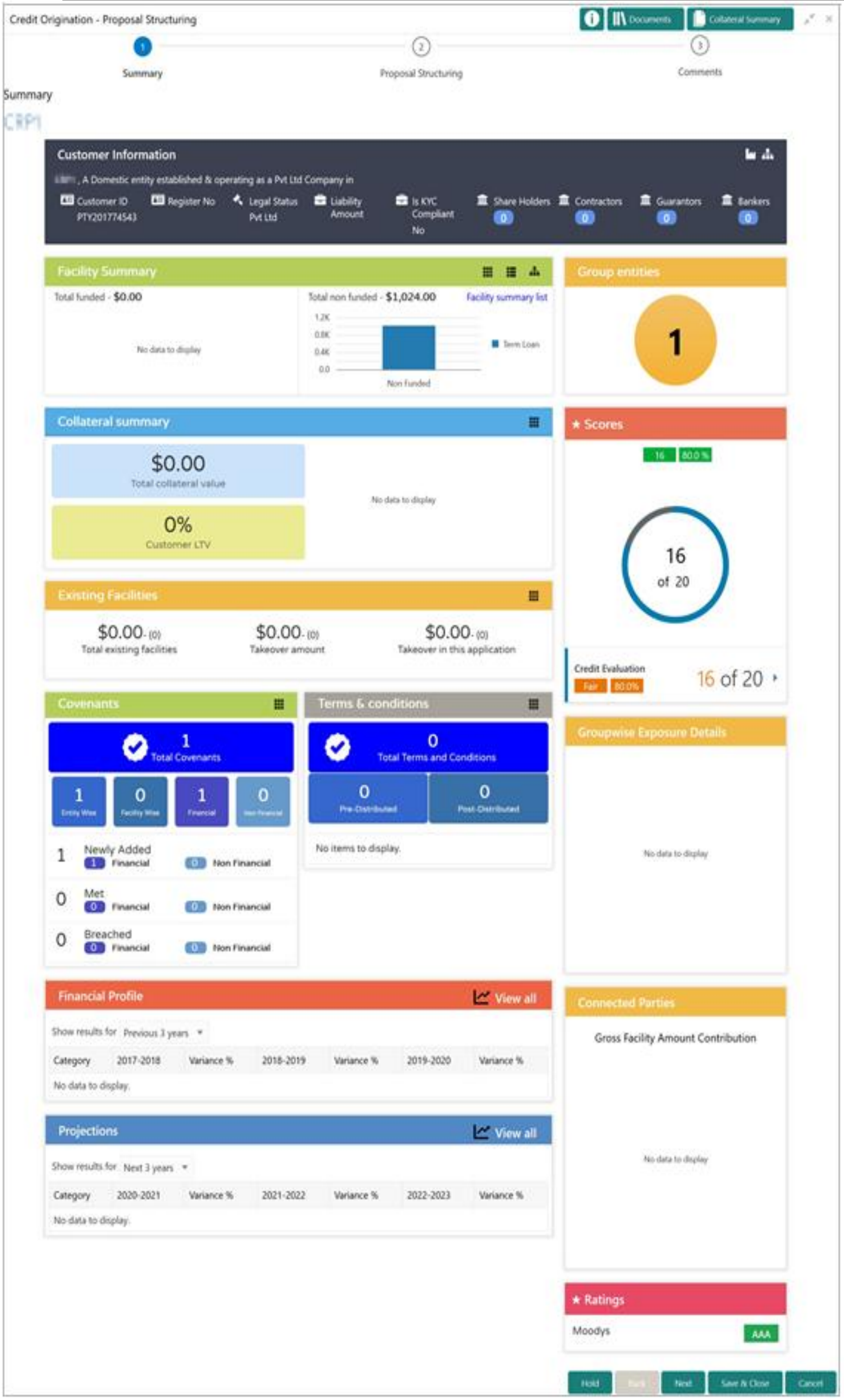
To structure the credit proposal, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

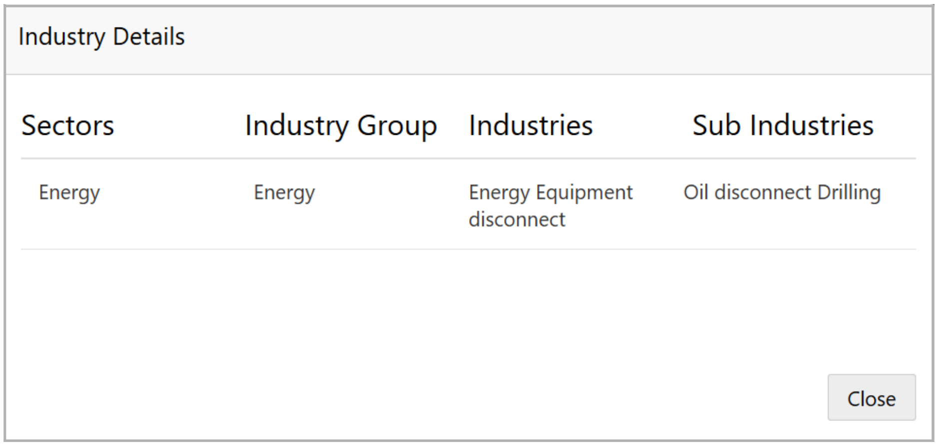


2. Select the required application and click **Edit.** *Credit <process name>* page summarizing the proposal appears**:**

Chapter 3 - Proposal Structuring

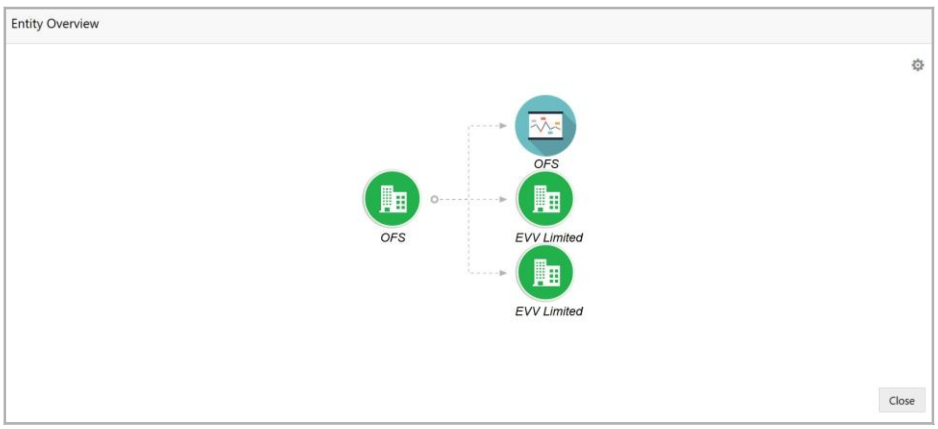


3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

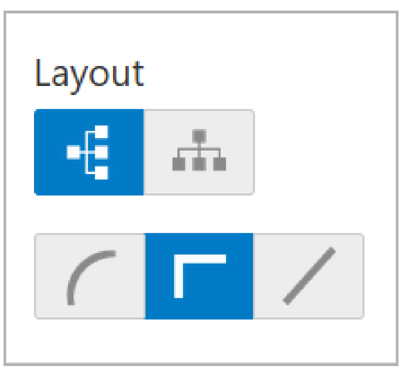


4. Click **Close** to exit the *Industry Details* window.

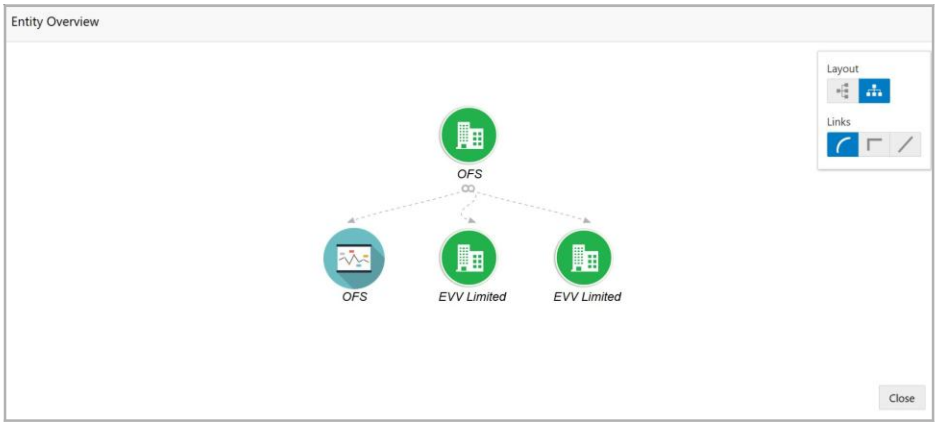
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

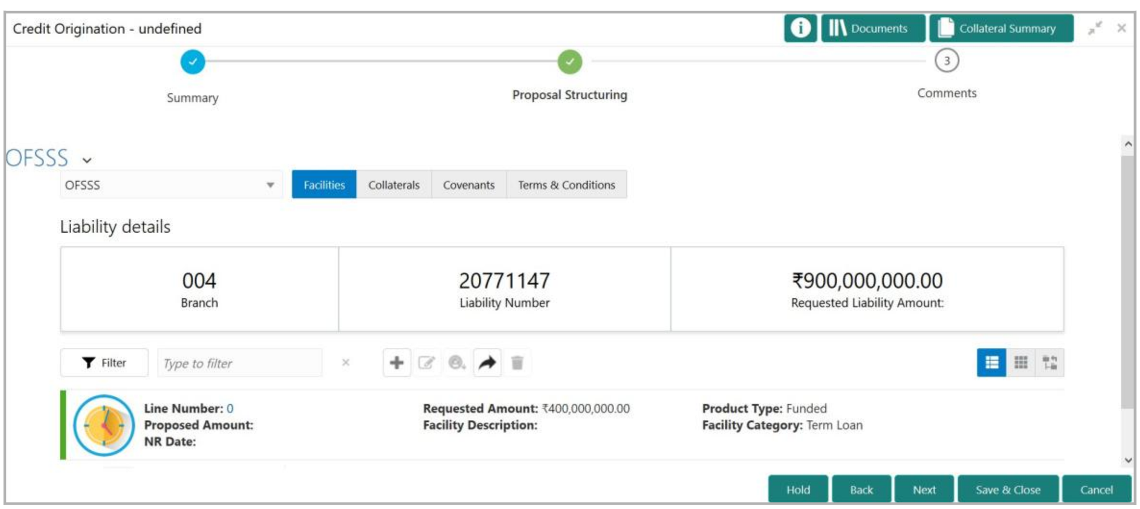
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

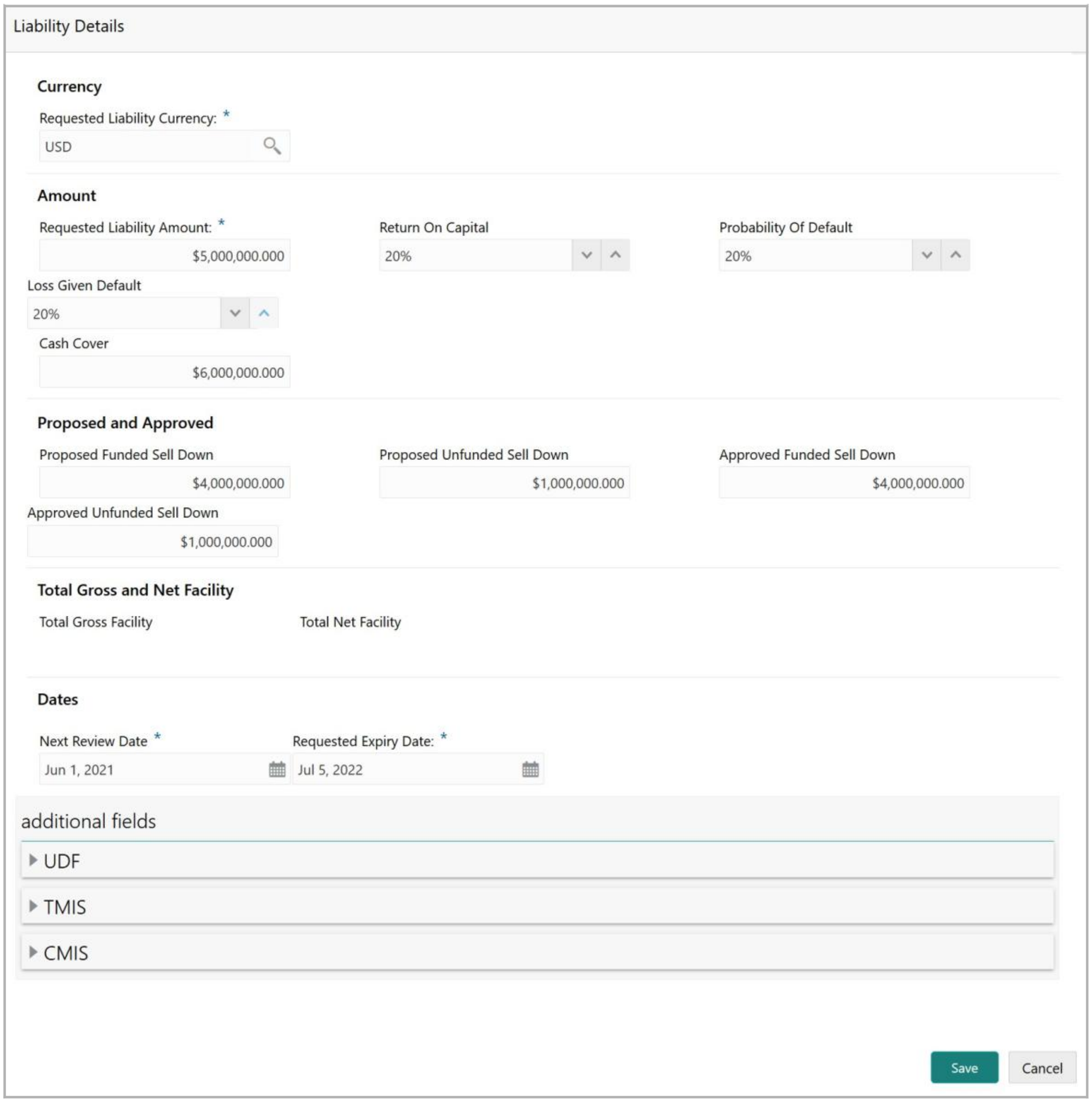
13. After reviewing the *Summary*, click **Next**. *Proposal Structuring* page appears:



For information about filter, add, edit, delete, and layout options, refer Funding Requirement section in Restructuring Initiation Chapter.

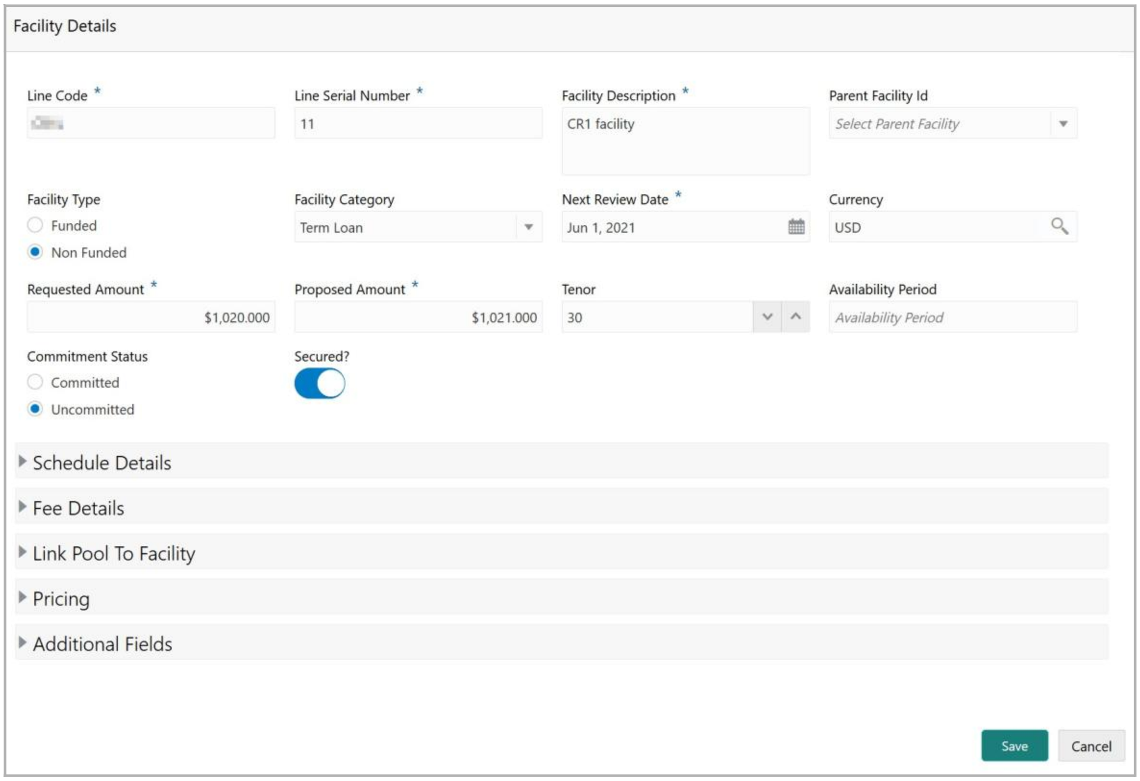
14. To view the liability details, mouse hover on the **Liability Details** section. View icon appears.

15. Click the view icon. *Liability Details* window appears:



16. To exit the *Liability Details* window, click **Cancel**.

17. To propose the amount, select the funding requirement and click edit icon. *Facility Details* window appears:

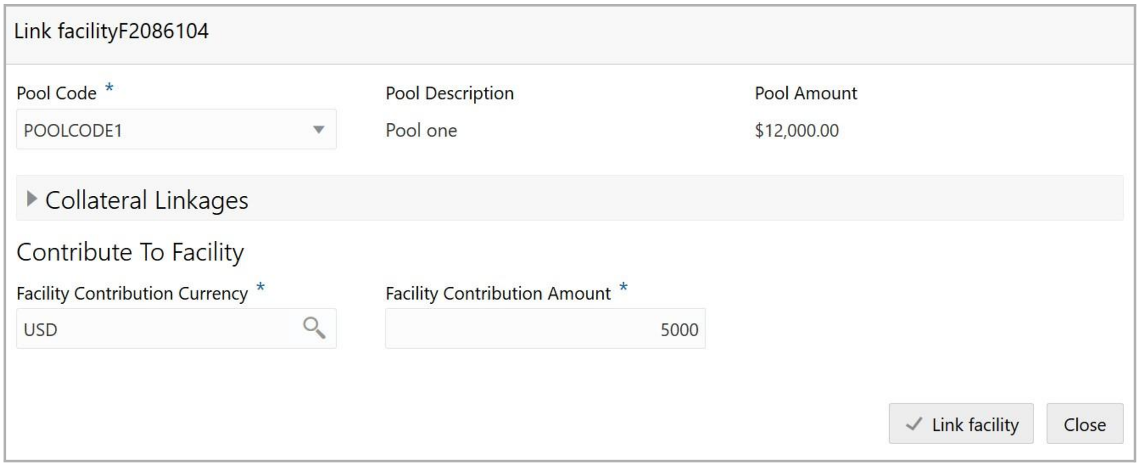


For information about Additional Fields section, refer Additional Fields User Manual.

18. Specify the **Proposed Amount**.
19. To add fee details, click and expand the **Fee Details** section.

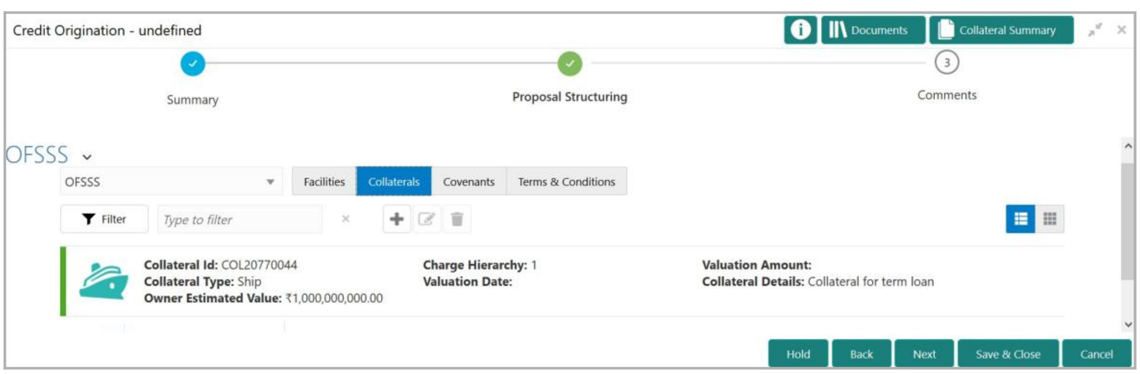
20. Click **Populate.** Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.
21. To link the facility to facility pool, click and expand the **Link Pool To Facility** section.

22. Click the **Link Facility** button.



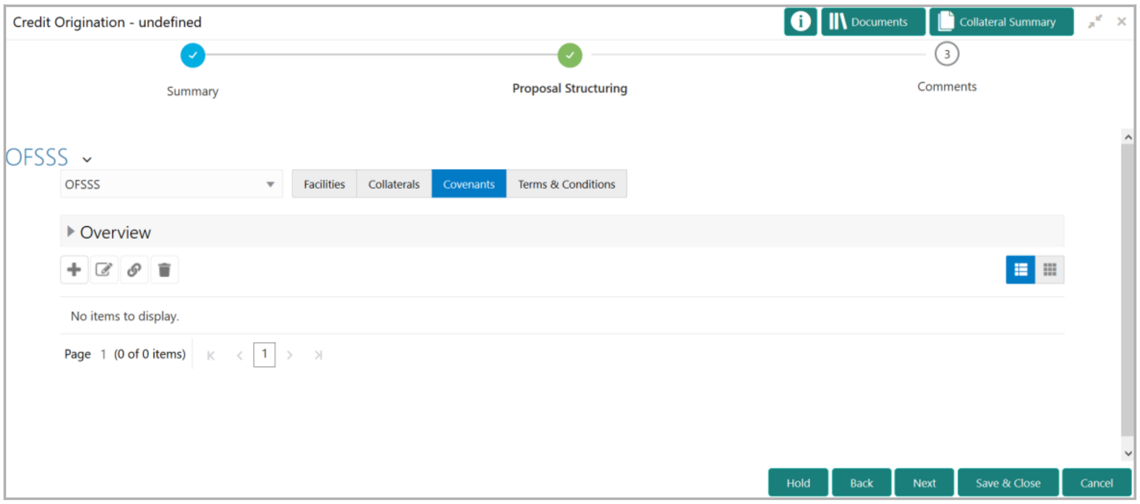
23. Select the **Pool Code**.
24. Type the **Pool Description** and **Pool Amount**.
25. In the **Collateral Linkages** section, search and select the **Facility Contribution Currency** and then specify the **Facility Contribution Amount**.
26. Click **Link Facility**. Facility is linked with the facility pool.

27. To unlink the facility from the facility pool, click **Unlink**.
28. Click **Save** in the *Facility Details* window.
29. To go to the *Collaterals* page, click the **Collaterals** tab. *Collaterals* page appears:

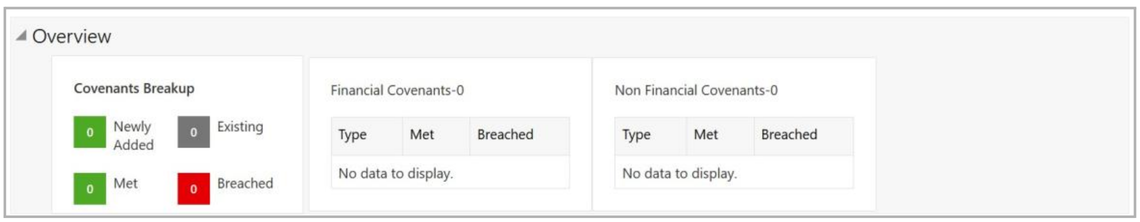


For information about filter, add, edit, delete, and layout options, refer **Collaterals** section in Restructuring Initiation Chapter.

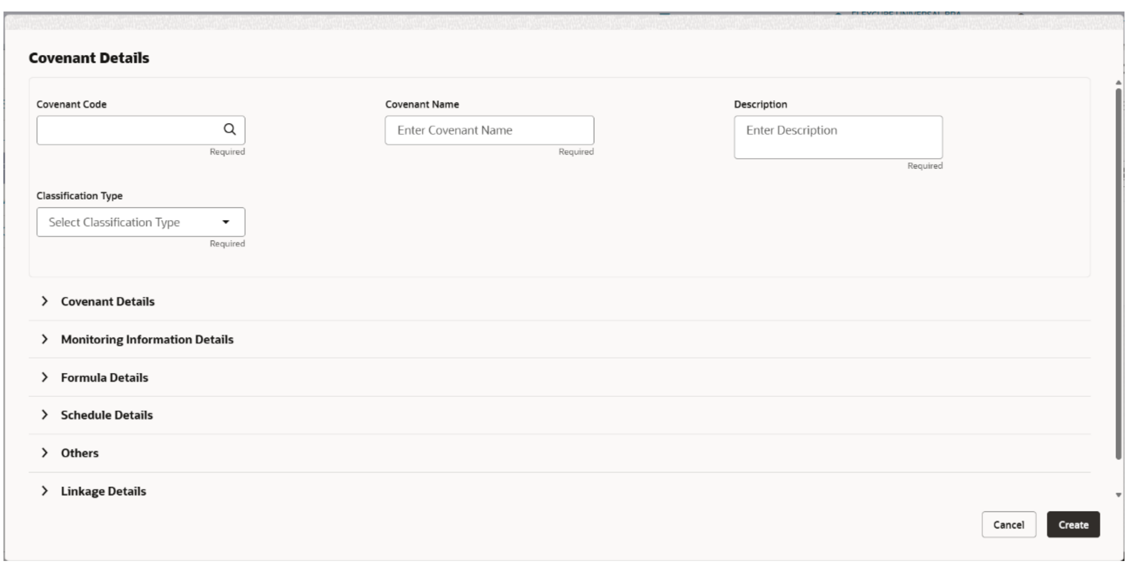
30. To go to the *Covenants* page, click the **Covenants** tab.



31. To view details about the already added covenant, click and expand the **Overview** section.



32. To add new covenant, click the add icon. *Covenant Details* window appears:



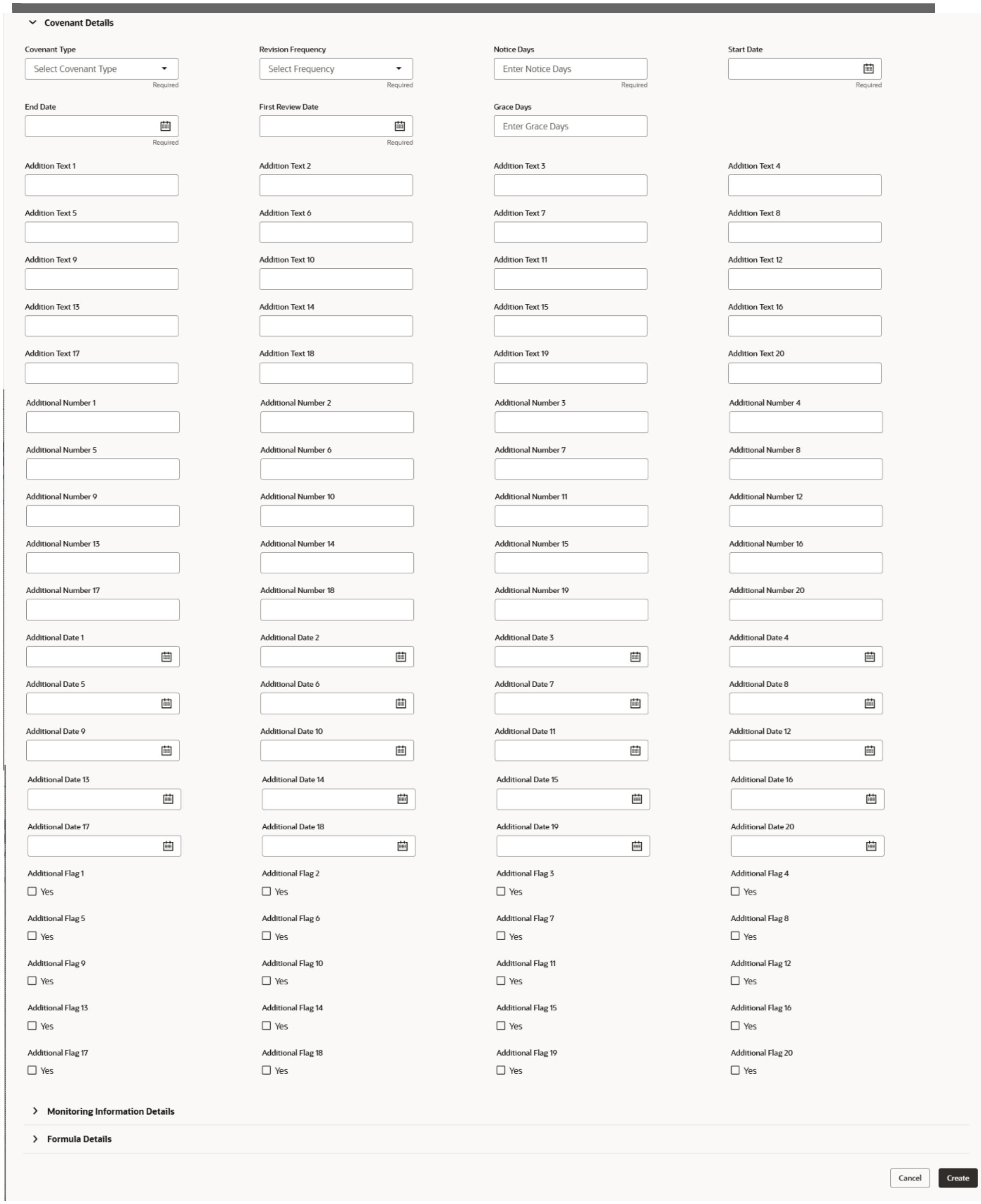
For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

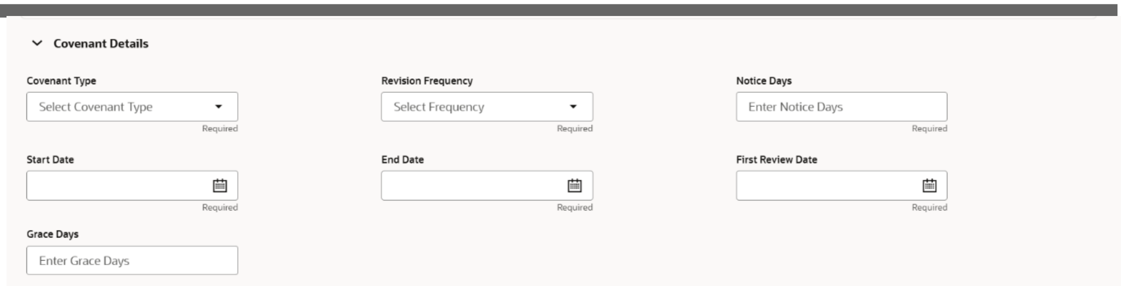
For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Covenant Details** screen displays.



33. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

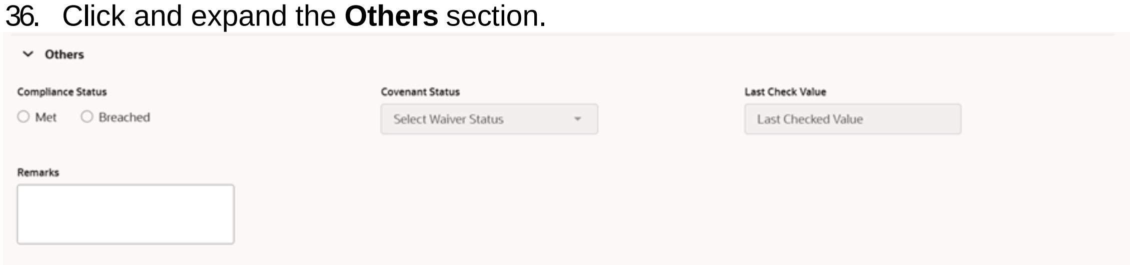
34. To set the covenant condition, click and expand the **Covenant Details** section.



35. Enter / select the following in respective fields:

- Covenant Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula
- Covenant Check Condition
- Target Type
- Target Value

36. Click and expand the **Others** section.



37. Select the **Compliance Status** and **Waiver Status**.

38. Enter the **Last Check Value**.

39. To capture the monitoring information for the covenant, click and expand the *Monitoring Information Details* section.

40. Select the monitoring information.

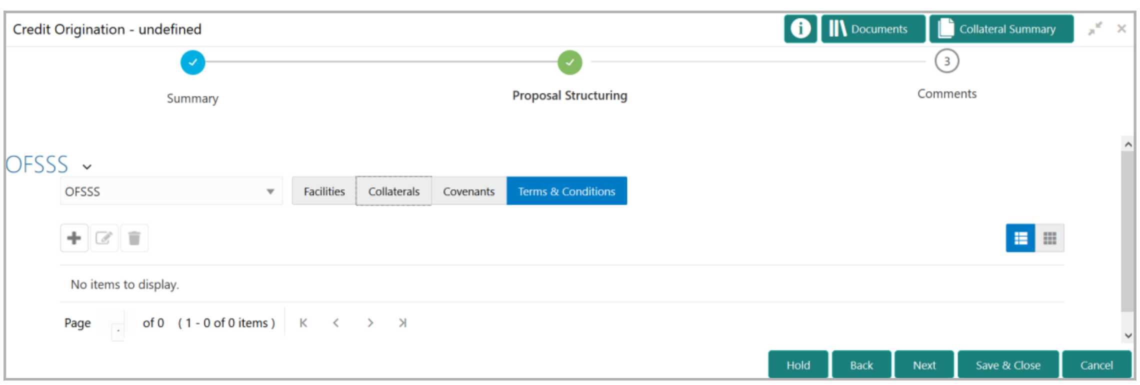
41. To link the covenant with the facility, click and expand the **Facility Linkage Details** section.

42. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.

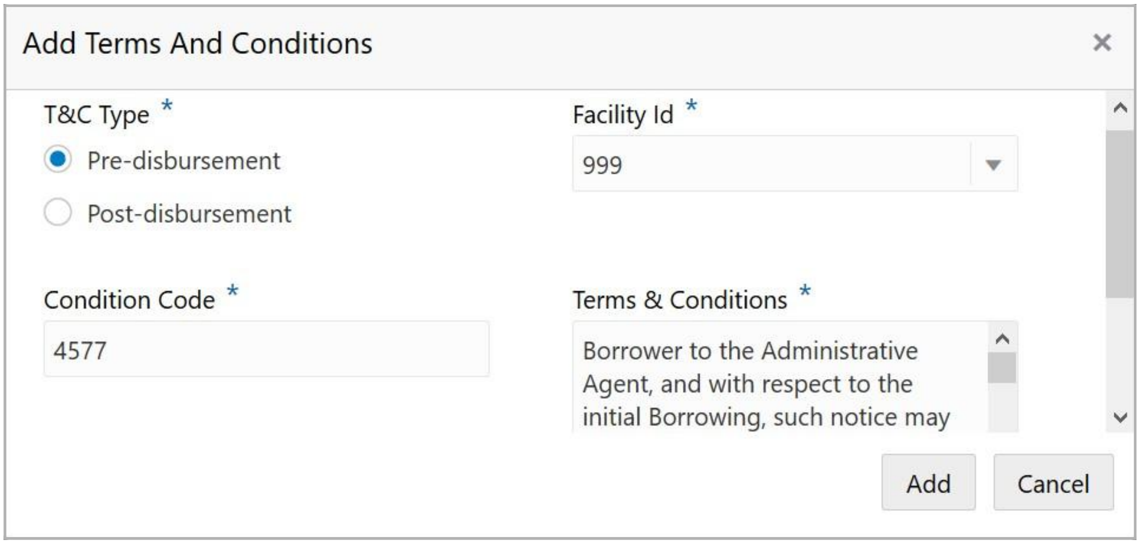
43. Click **Save**. Covenant details are added and displayed in *Covenants* page.

For information about filter, add, edit, delete, and layout options, refer any section in Restructuring Initiation Chapter.

44. To go to the *Condition* page, click the **Condition** tab.



45. To add new conditions, click the add icon. *Add Conditions* window appears:



46. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

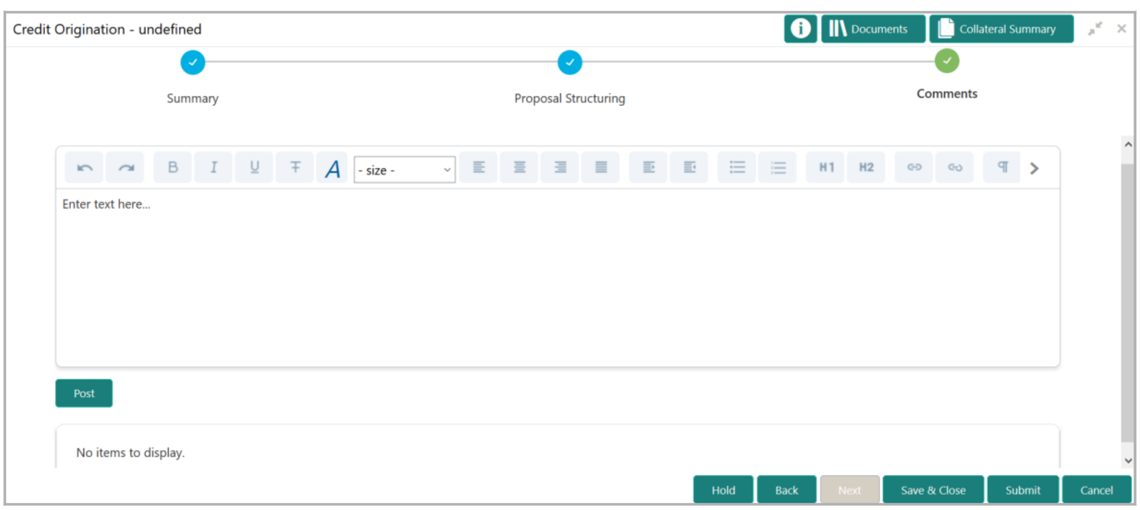
47. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.

48. Type the **Condition Code** and the **Terms & Conditions.**

49. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.

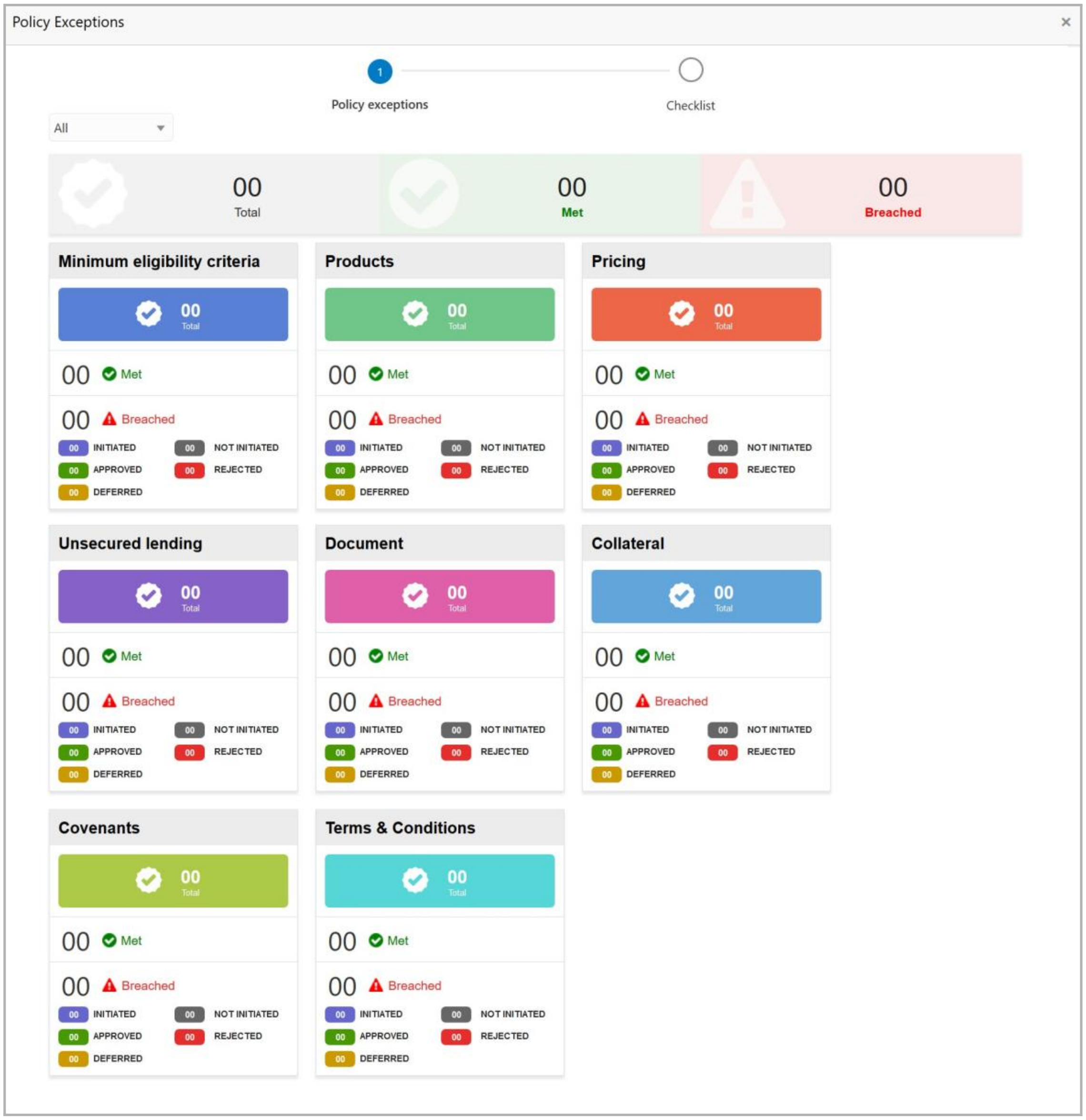
For information about filter, edit, delete, and layout options, refer any section in Restructuring Initiation Chapter.

50. Click **Next**. *Comments* page appears:



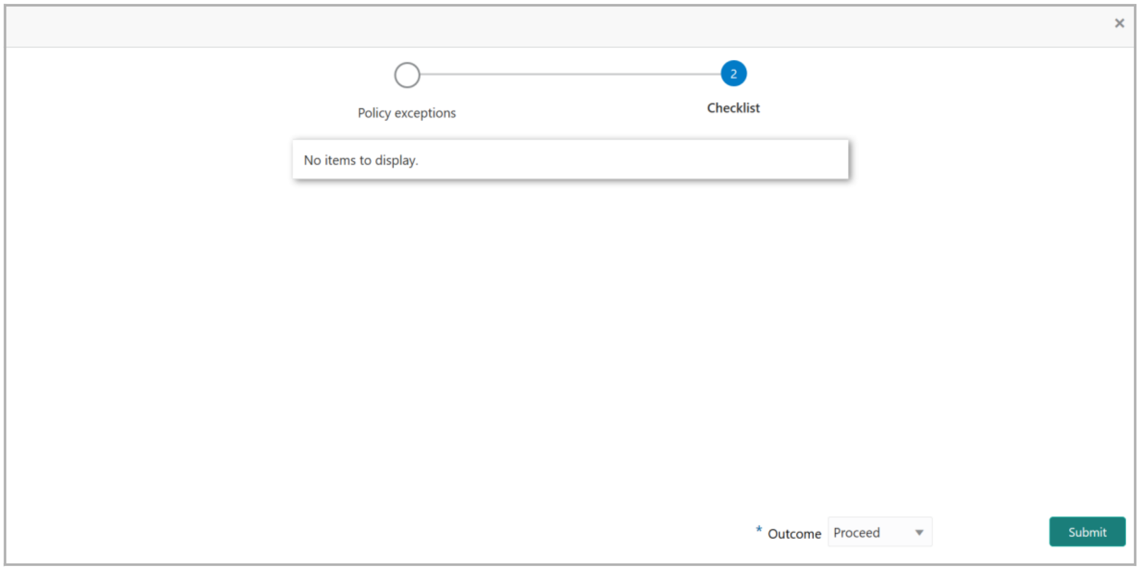
51. **Post** comments**,** if required. Posted comment is displayed below the **Comments** box.

52. Click **Submit.** *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

53. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
54. Click the **Checklist** data segment.



55. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the Outcome as **Additional Info**.

56. Click **Submit**. The proposal is sent to the Proposal Review stage.

Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Proposal Review

In this stage, the senior officer in the bank can review the proposal and send it for approval if the proposal meets the banks internal criteria.

Proposal review process is similar to the proposal structuring process. Refer **Proposal Structuring** Chapter for step-by-step instructions on reviewing the proposal.

Proposal Approval

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** chapter for step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

Draft Generation

In this stage, the draft document detailing the proposal can be generated for customer acceptance.

Prerequisites

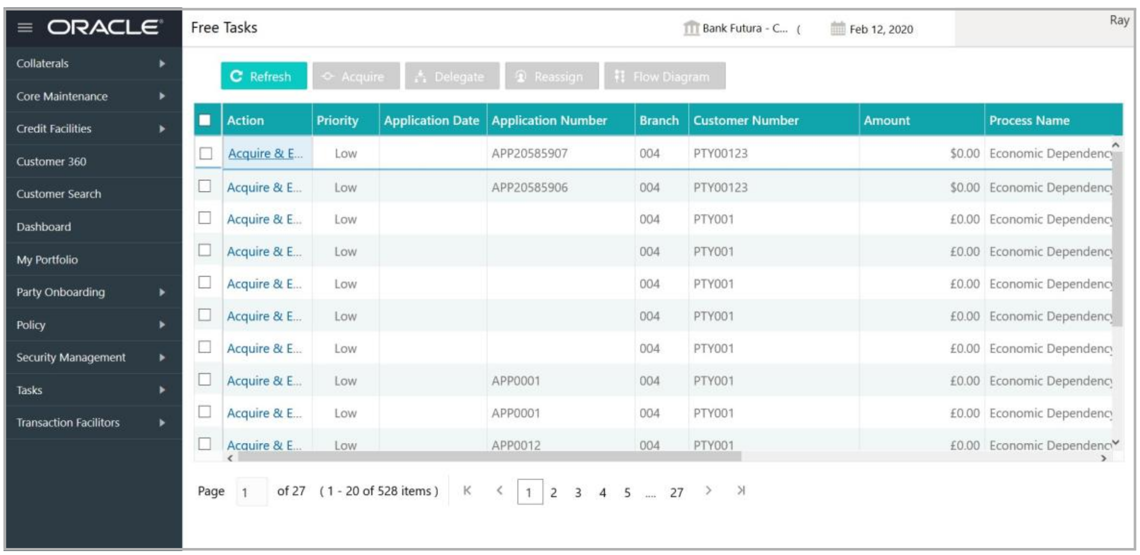
Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

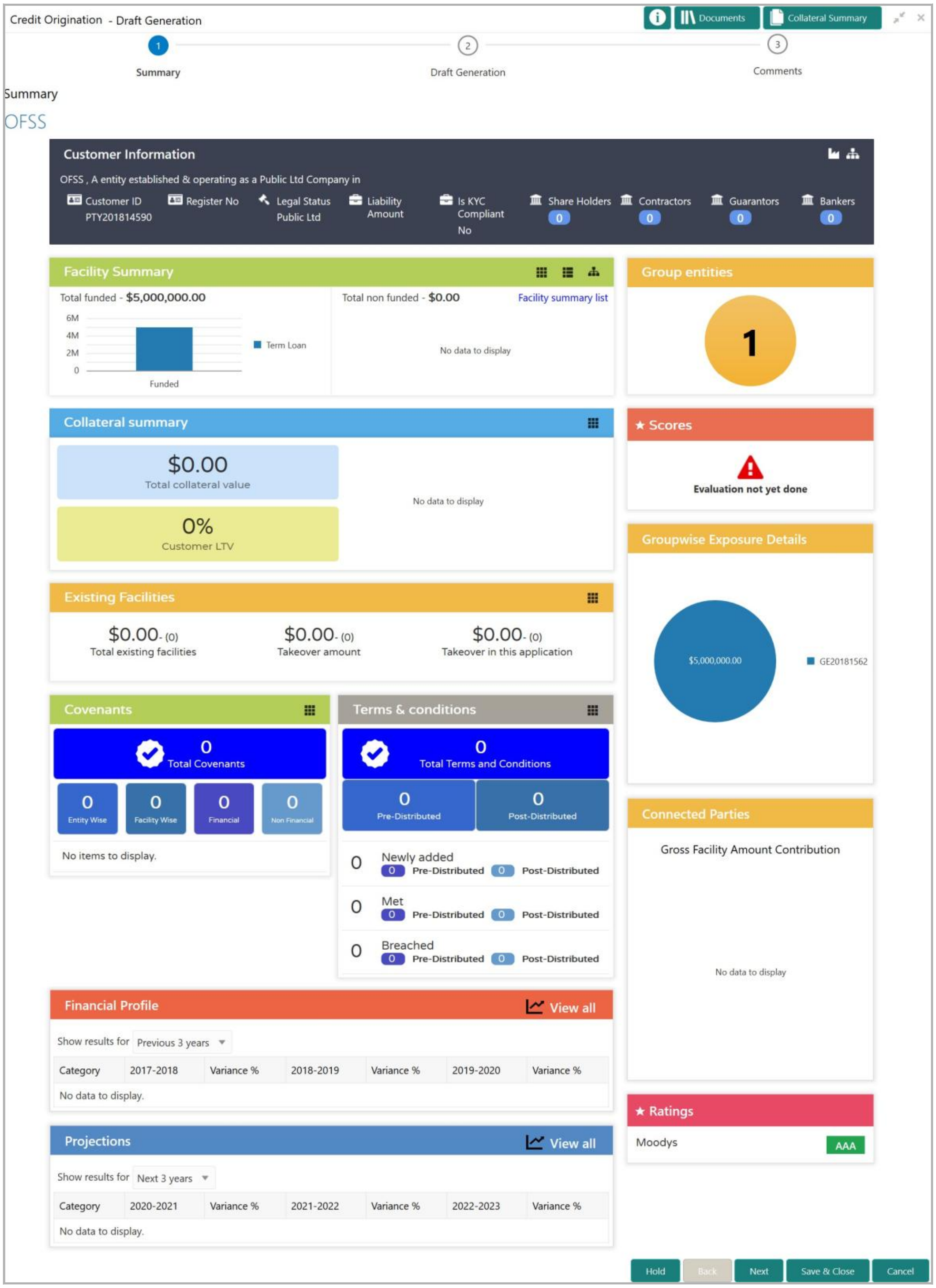
Steps to generate draft

To generate draft for the proposal, perform the following steps:

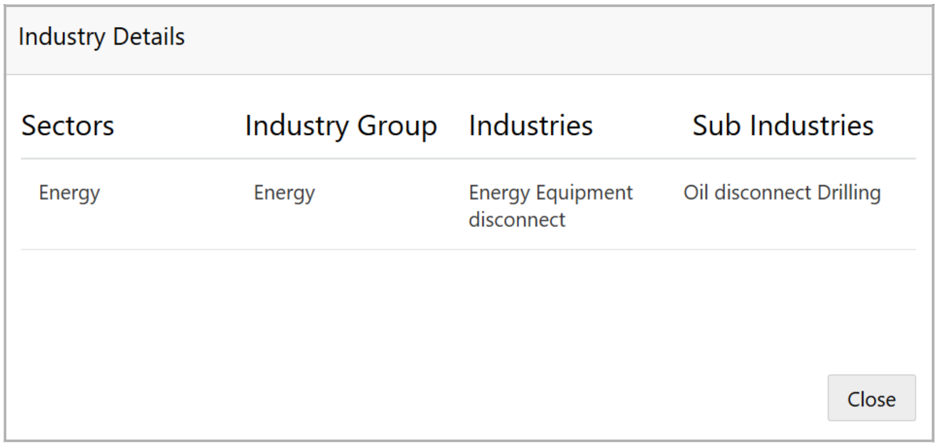
1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



2. Select the required application and click **Acquire & Edit.** *Credit <process name>* page summarizing the proposal appears**:**

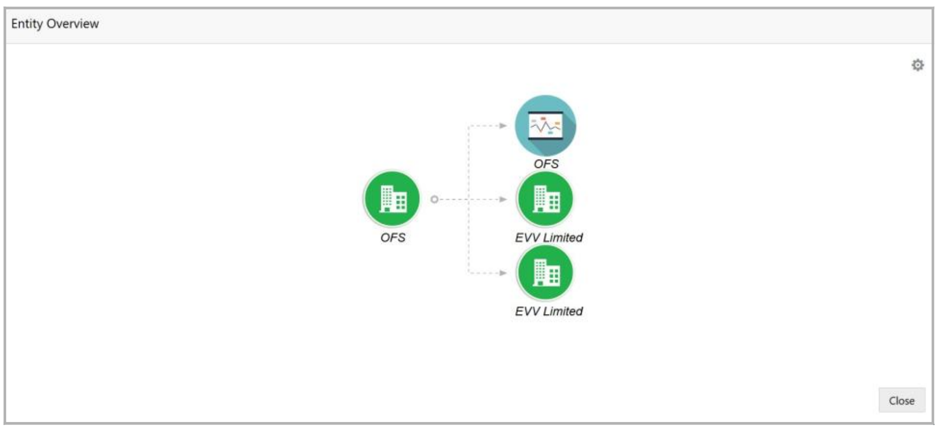


3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

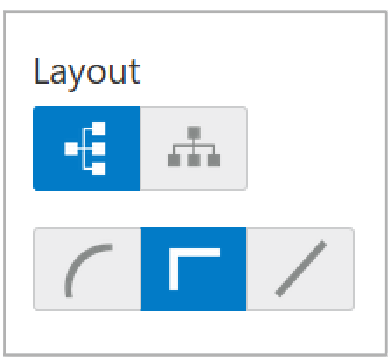


4. Click **Close** to exit the *Industry Details* window.

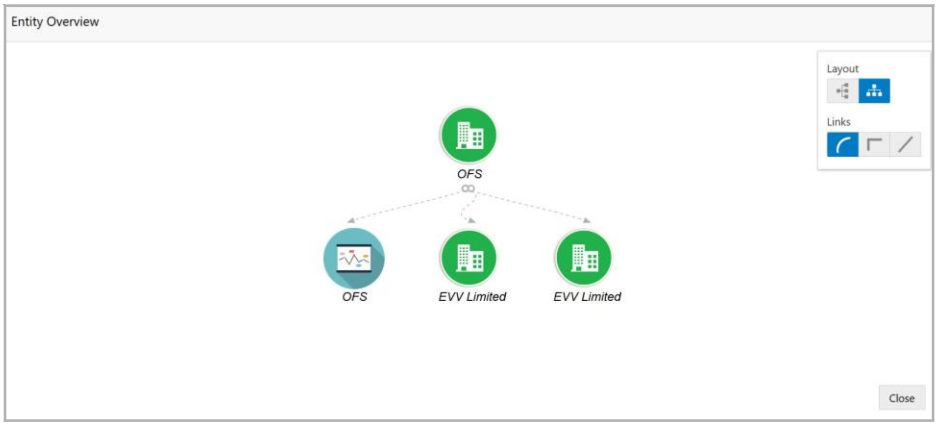
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

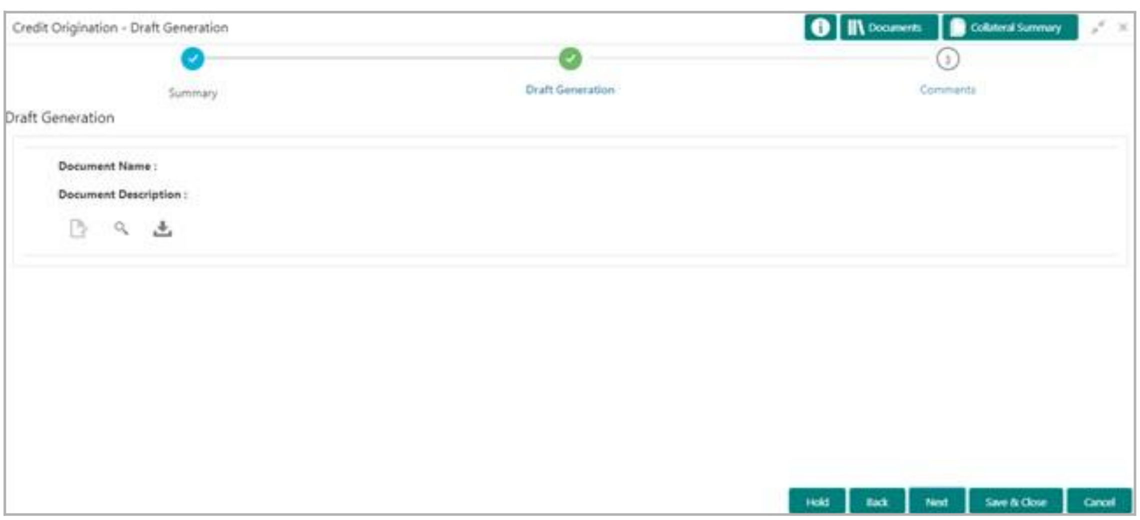
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

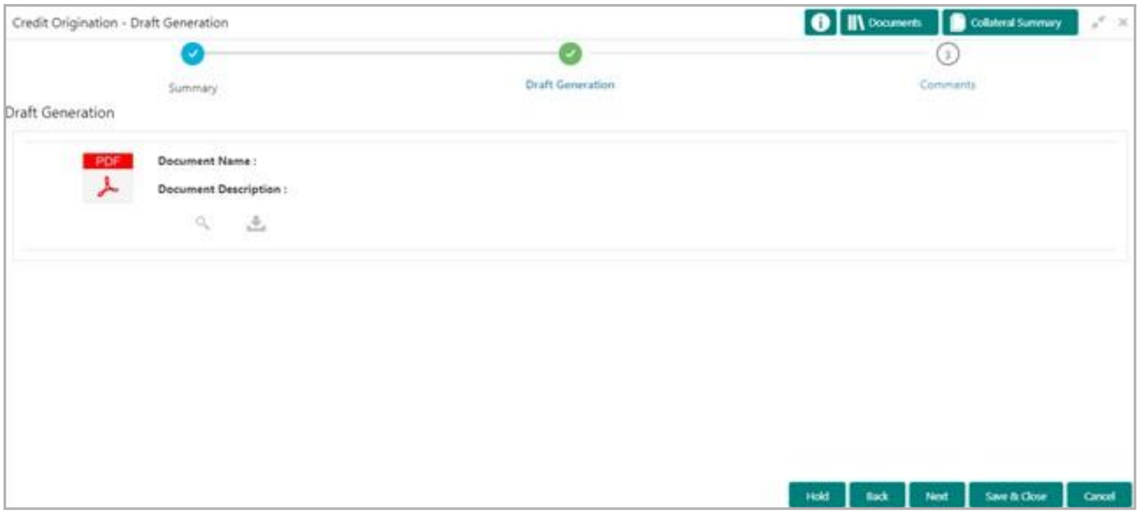
11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

13. After reviewing the *Summary*, click **Next**. *Draft Generation* page appears:

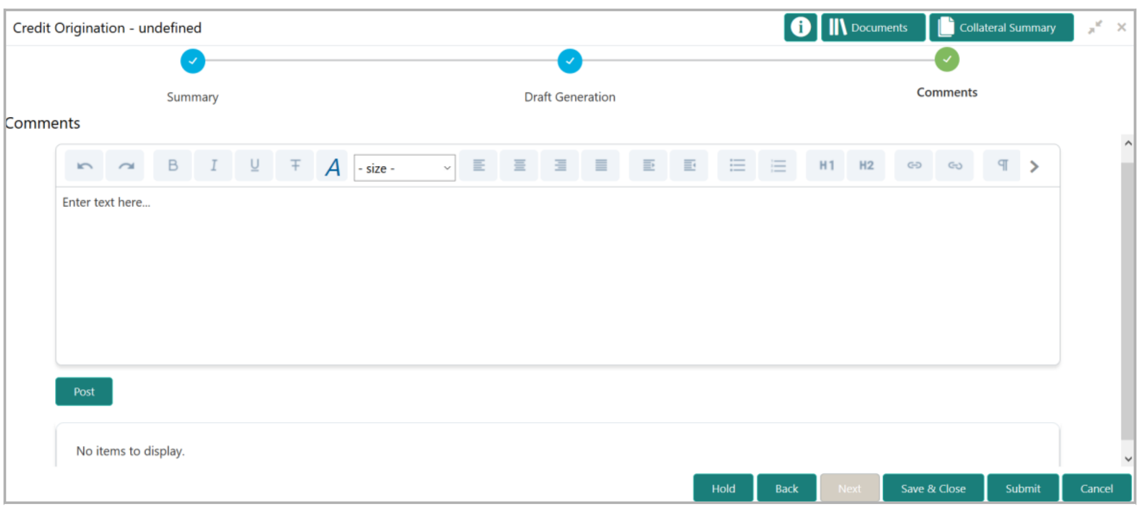


14. Click the generate icon (first icon below the Document Description). The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

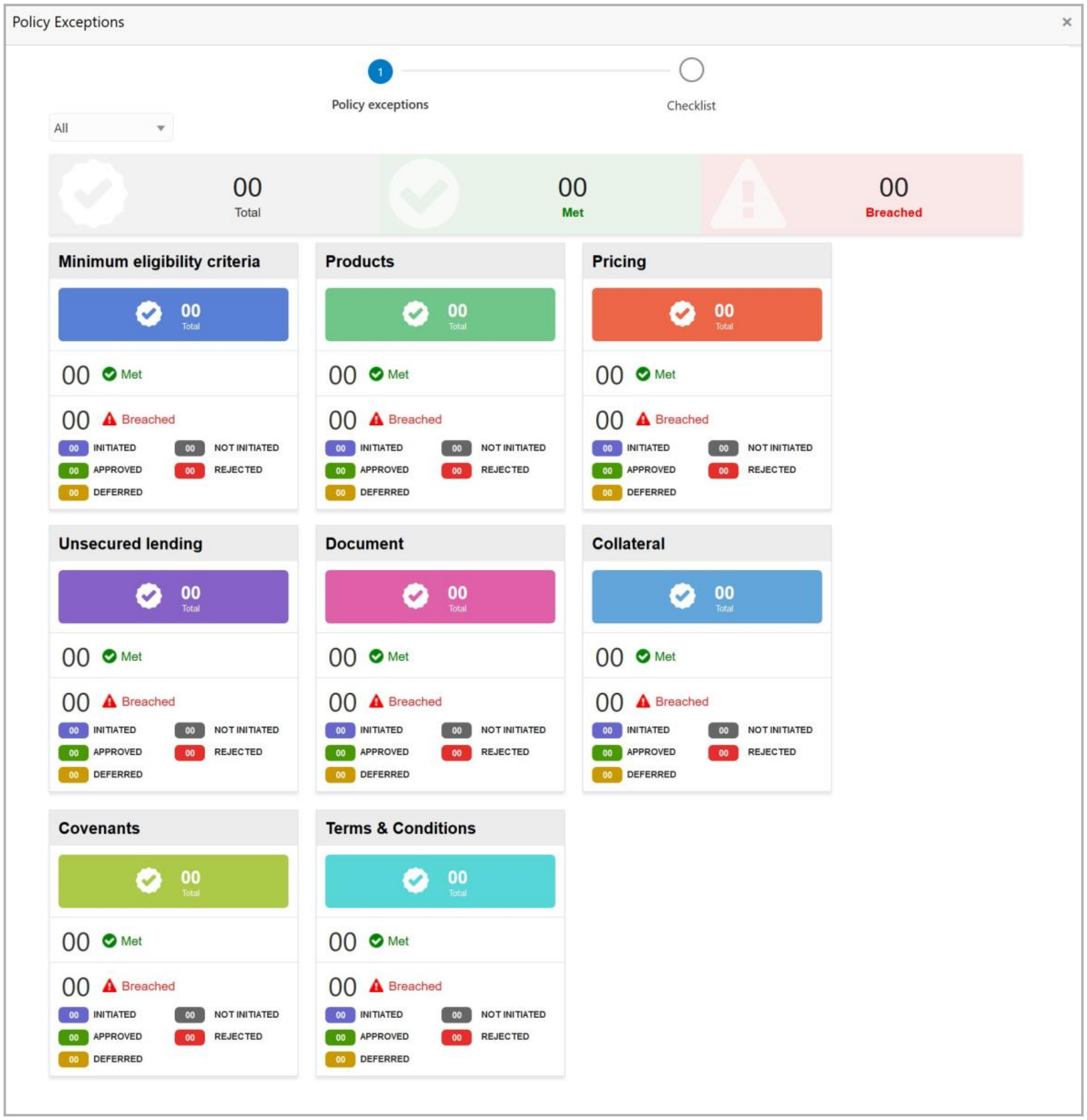


Currently, the system does not support html blob, chart, and graph generation in the draft document.

15. To download the generated draft document, click the download icon.
16. Click **Next**. *Comments* page appears:



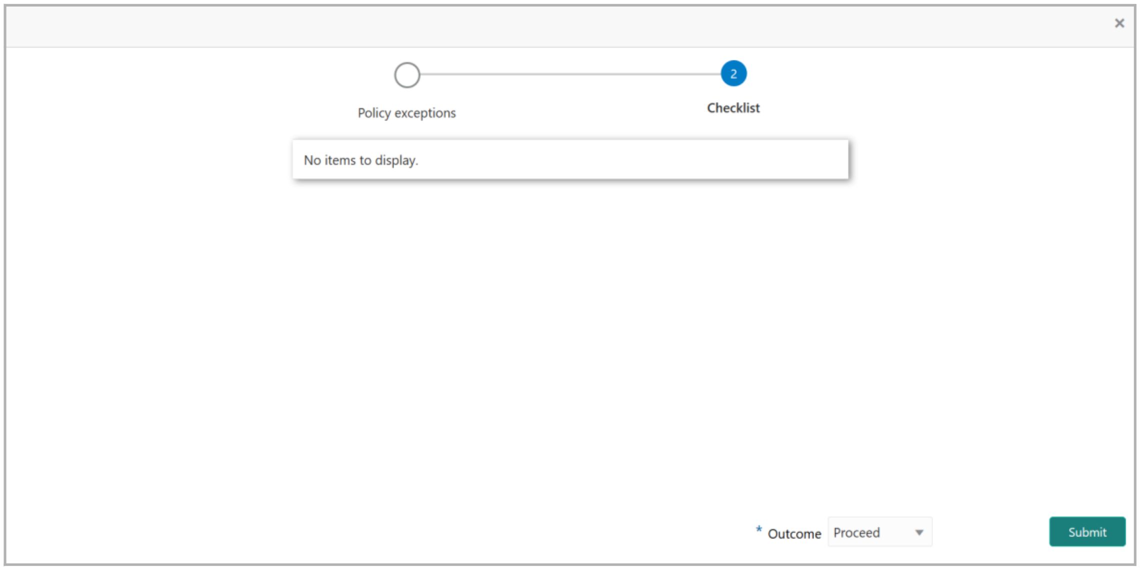
17. **Post** comments**,** if required. Posted comment is displayed below the **Comments** box.
18. Click **Submit.** *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

19. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

20. Click the **Checklist** data segment.



21. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

22. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.

Refer Simplified Credit Proposal Handoff User Guide for information on performing Simplified CPHP process.

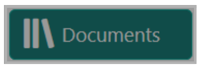
Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Chapter 3 - Document Upload

Document Upload and Checklist

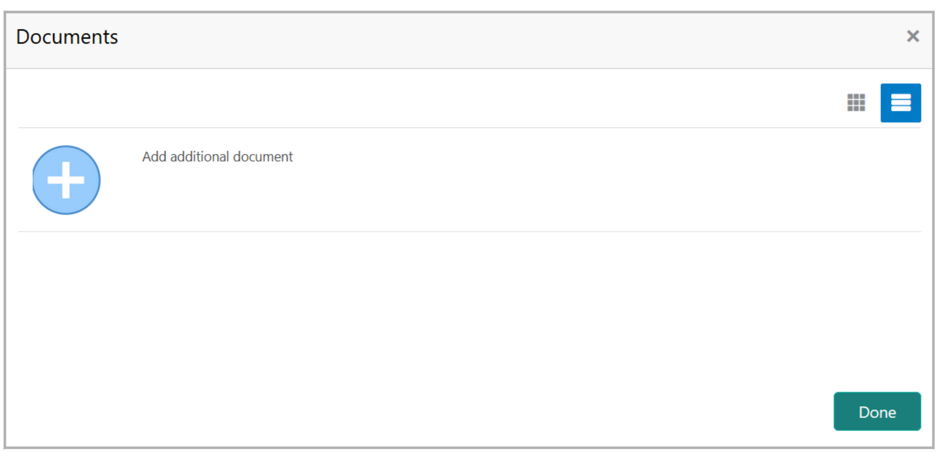
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

Steps to upload documents

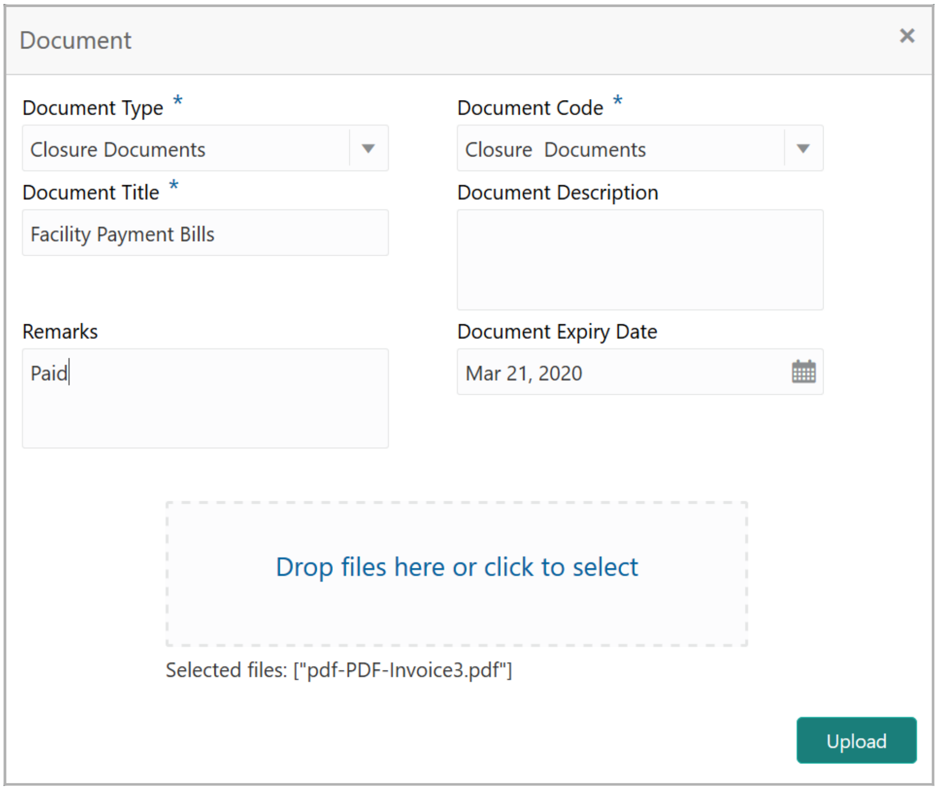
1. Click 

at the top right corner of any page. *Documents* window appear:

2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



3. Click the add icon. *Document Details* window appears:



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title.**

6. Type the **Document Description** that best describes the document.

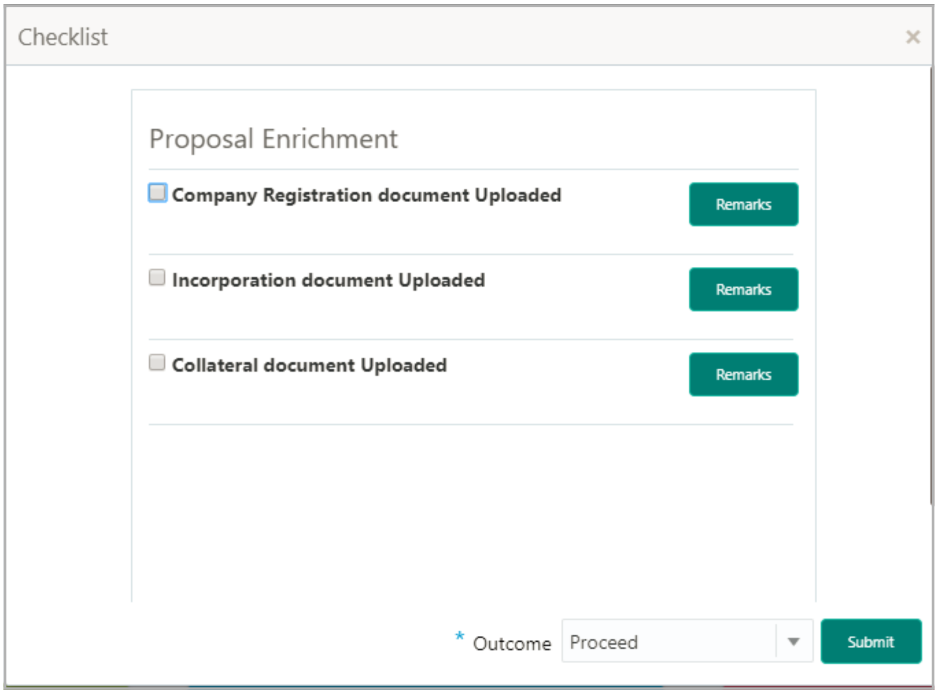
7. Type the Remarks based on your need.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. *Checklist* window appears:



11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in Document window.
13. To edit or delete the document, click the edit or delete icons.

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

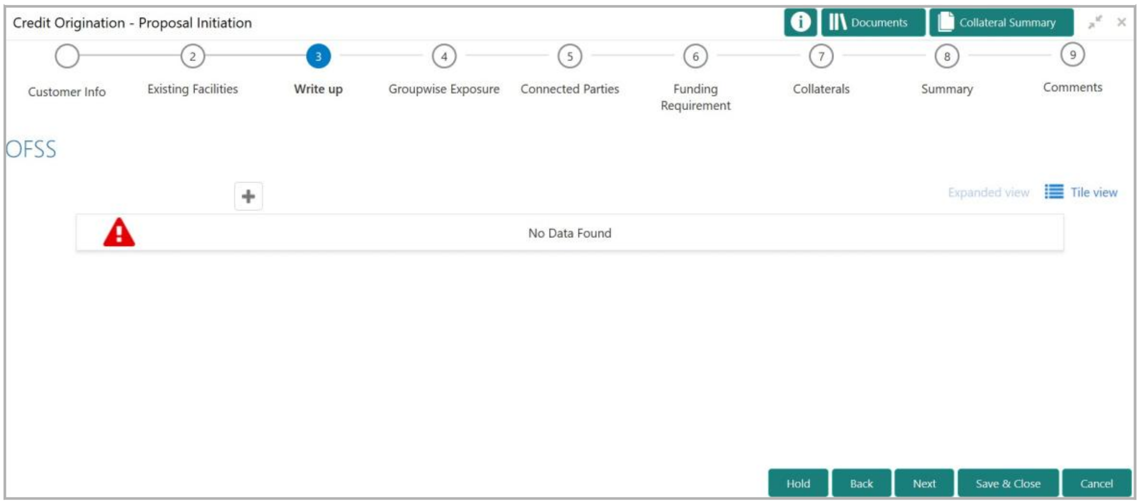
Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

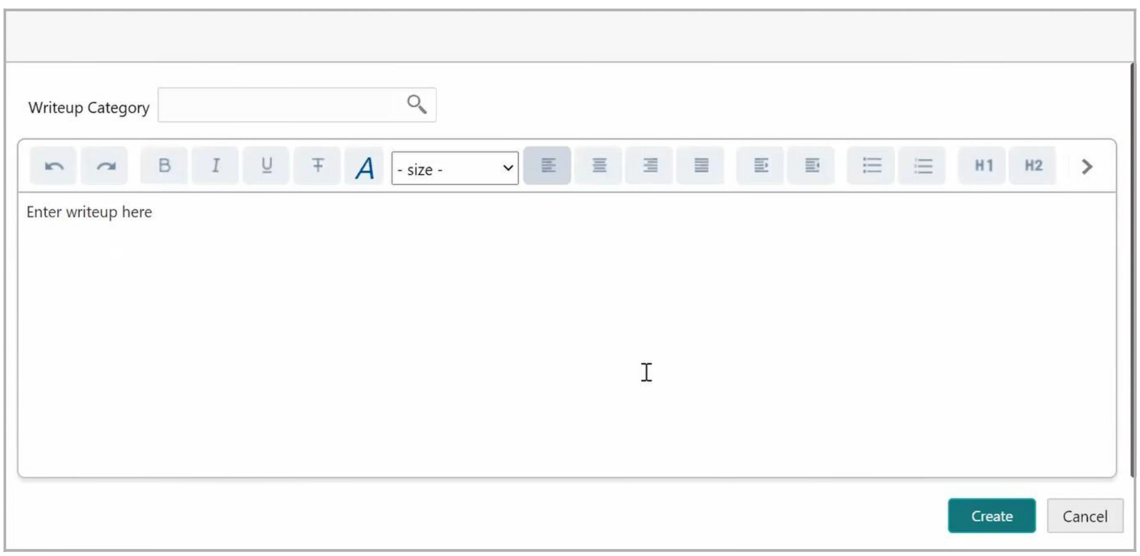
Chapter 3 - Appendix A

Appendix A - Write Up

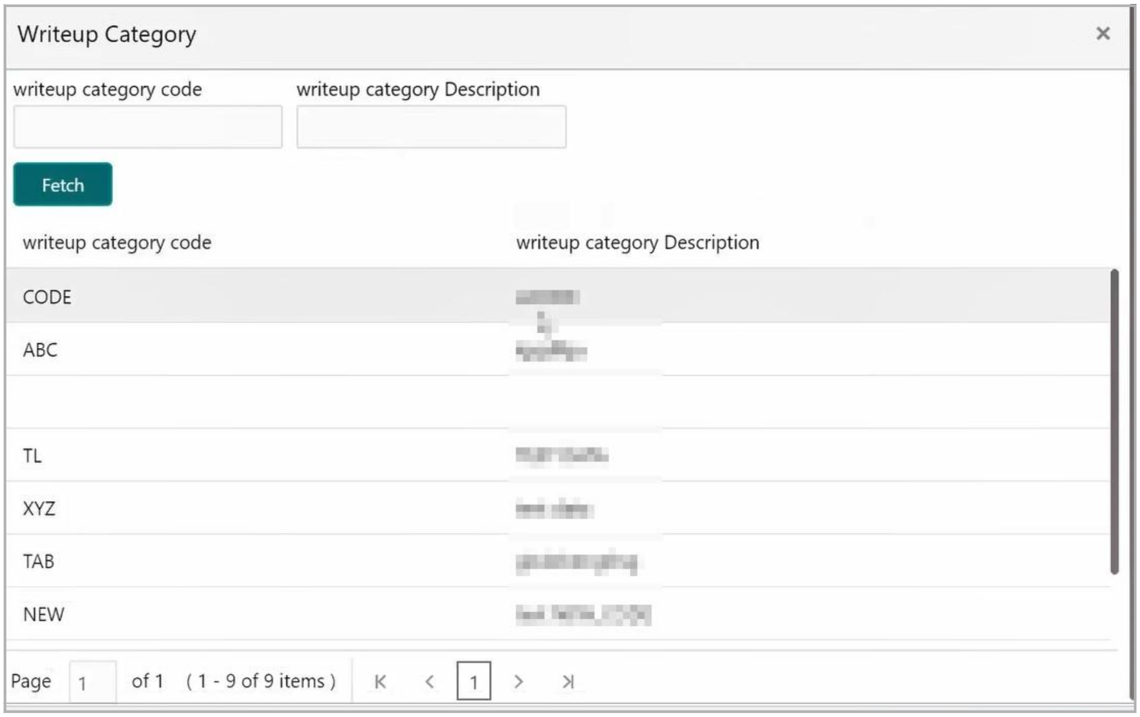
This data segment appears in all the stages of Simplified Credit Proposal Evaluation Restructuring Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.



1. To add a writeup for the organization, click the add icon. *Write Up* window appears:



2. Click the search icon in the **Writeup Category** field. *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:



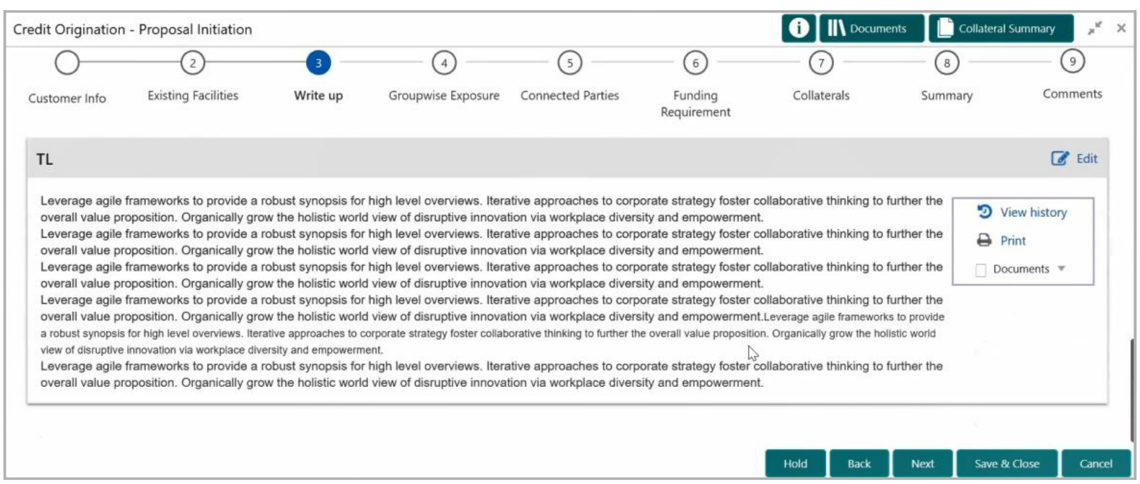
3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.

5. To modify the writeup, click the Edit icon and change the information.

6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.

7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:



8. To view the writeup history, click the **View history** icon.

9. To print the writeup, click the **Print** icon.

10. To go to the next page, click **Next**.